



**2010-2014**  
**CONSOLIDATED PLAN**



**DEPARTMENT OF PLANNING & COMMUNITY DEVELOPMENT**

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# EXECUTIVE SUMMARY

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## PURPOSE

The Consolidated Plan is a document required to be submitted to the U.S. Department of Housing and Urban Development (HUD) by recipients of federal Community Planning and Development (CPD) funds including:

- Community Development Block Grant (CDBG);
- HOME Investment Partnership (HOME);
- Emergency Shelter Grant (ESG) and;

The City of Troy receives federal funding through the programs listed above and has prepared a Five Year Consolidated Plan covering fiscal years 2010-2014.

The Consolidated Plan serves as a planning document for the City of Troy, an application for federal funds under HUD's CDBG, HOME and ESG formula grant programs, and a five year strategy for addressing community needs. The purpose of the Consolidated Plan is to create a vision to carry out activities consistent in meeting HUD national objectives, which are to:

- Provide decent housing;
- Provide a suitable living environment, and
- Expand economic opportunities.

The Consolidated Plan is a statement of how the City intends to spend its HUD Entitlement funds in the areas of housing and community development. The Five Year Consolidated Plan provides an assessment of housing, homeless, and community development needs, a strategic plan for addressing needs, and an Annual Action Plan outlining specific objectives and outcomes for the use of HUD funds in 2010. The Consolidated Plan will identify housing and community development needs in the City of Troy and illustrate how the City will address these issues. Components of the Consolidated Plan include the:

- Housing and Homeless Needs Assessment;
- Housing Market Analysis;
- Five Year Strategic Plan; and
- Annual Action Plan.

The 2010 Annual Action Plan provides a detailed report of the activities the City will undertake to address housing and community development needs for the first year of the 2010-2014 Consolidated Plan period.

## COMMUNITY ASSESSMENT

The City of Troy has identified community needs through an extensive process including a housing, homeless, and community needs assessment, a housing market analysis, agency consultation, and citizen participation process. The following summarizes key needs identified as priorities for the 2010-2014 Consolidated Plan.

### *Housing Needs*

Determining housing needs in the City of Troy requires a comprehensive review of several factors including population trends, average household type and size, and the average household income. These factors assist in identifying affordable housing needs, housing density needs, the need to increase or decrease single family or multi-family units, and the relationship between housing supply and demand.

Various housing concerns throughout the City of Troy were identified including the lack of affordable housing, overcrowding, lack of homeownership opportunities, and the abundance of uninhabitable vacant units. The City has established housing goals including:

- Sustaining existing housing stock through rehabilitation and necessary improvements;
- Increasing the number of new affordable housing units;
- Increase homeownership opportunities;
- Rehabilitate/remove inhabitable vacant units;
- Alleviate overcrowding specifically in multi-family housing units.
- Strengthen institutional structure among public and private housing agencies;
- Enhance interagency and departmental coordination making program process more efficient.

Through its proposed Consolidated Plan activities, the City of Troy will support homeownership opportunities, promote affordable housing, increase code compliance, limit lead-based paint hazards, rehabilitate existing housing stock, eliminate blighted structures, and reduce surplus of housing units.

### *Homeless Needs*

The City of Troy is part of the Troy/Rensselaer County Continuum of Care (CoC) and coordinates with various agencies in addressing the housing and service needs of Troy's homeless population. The Corporation for AIDS Research, Education, and Services (CARES, Inc.) acts as a coordinating entity for homeless services throughout Rensselaer County and the majority of homeless service providers are located within the City of Troy. Many factors can result in families and individuals becoming homeless or being at risk of losing their housing including the loss of a job, eviction, special needs (addiction, mental health, HIV), rent increases, or domestic violence. The City will continue to participate in the CoC planning process to meet homeless needs within Troy and will utilize Emergency Shelter Grant (ESG) funds to assist providers with

homeless programs when possible. The County's Ten Year Plan to End Homelessness, released in 2006, identifies four priority goals including:

- Prevention – increase resources directed towards prevention efforts;
- Housing – expand the availability of appropriate and affordable housing;
- Support Services – strengthen community supports for formerly homeless individuals and families to ensure housing stability; and
- Community Engagement – increase the investment and involvement of community members in ending homelessness.

The Troy/Rensselaer County CoC coordinates the delivery of housing and supportive services for homeless individuals and families in Rensselaer County. Homeless assistance for Rensselaer County is provided through the Troy/Rensselaer County CoC. The City of Troy will participate in the CoC and also coordinate with agencies such as CARES, Inc. in addressing homeless needs. Homeless housing in Troy includes three emergency shelters and one seasonal emergency shelter, two agencies offering transitional housing, and five agencies offering permanent supportive housing, as well as a number of agencies providing supportive services.

### *Community Development Needs*

Determining community development needs required an assessment of prior program years and the assessing direct impact on beneficiaries. A comprehensive review of past accomplishments and input received through citizen participation efforts identified neighborhood livability and sustainability as a high priority for the City of Troy. The City will focus on revitalizing and stabilizing South Troy and North Central Troy, two target areas identified as having the largest populations of poverty and highest need for revitalization. The City established the following community revitalization goals:

- Improve and stabilize city neighborhoods specifically in identified target areas;
- Enhance and encourage resident involvement; and
- Promote safe neighborhoods.

The City of Troy will undertake a variety of community development activities including sidewalk replacements, installing trash receptacles, making lighting improvements, planting trees, street improvements, constructing handicapped curb cuts at intersections, providing street planters, banners, improving neighborhood pocket parks, code enforcement. The City will also demolish vacant buildings to eliminate blighting conditions and create revitalization opportunities.

### *Public Service Needs*

The City is taking the best approach to revitalizing target areas to provide a suitable living environment and focusing on expanding economic opportunities. These needs are best met through housing and community development activities such as homeownership programs and infrastructure improvements. Historically, it has been demonstrated that directly funding public service activities does not serve the greatest benefit as it often does not provide a connection



between beneficiaries and the community. The City is confident that through its community revitalization efforts, low-income residents will receive the greatest benefit indirectly. The City still offers many public service programs funded through local resources that will directly benefit low-income residents and provide the services needed. The City encourages public service agencies to take advantage of recent federal and state funding opportunities and will continue to support these agencies in becoming self sufficient.

### *Economic Development Needs*

The City is dedicated to sustaining existing businesses while encouraging new business opportunities that promote job creation. Employment is fundamental to providing financial independence for families and individuals and in providing a stable economic environment for the City. The City established the following economic development goals:

- Promote the development of new businesses and the expansion of existing businesses.
- Provide economic opportunities for low –and moderate-income families.

The City of Troy will promote economic development by focusing on commercial façade improvements and micro-enterprise efforts.

## TARGET AREA NEEDS ASSESSMENT

The City of Troy is dedicated to providing decent housing, a suitable living environment, and economic opportunities within the community, specifically targeted towards its low income residents. To ensure the highest level of impact to beneficiaries, the City conducted a comprehensive review of past program performance and an analysis of the needs identified through the housing, homeless, and community development needs assessment. The City determined that the Consolidated Plan will address two specific target areas, North Central and South Troy. A targeted needs assessment was conducted for each area analyzing infrastructure, parks, greenspace, commercial opportunities, and housing. Infrastructure included streetscape, water, sanitary sewers, and storm sewers. For each target area an inventory was conducted followed by identification of potential projects. Field notes, maps, and photographs obtained during site inspections identified specific streets and facilities. That data was used extensively in developing the proposed list of projects. Numerous projects were identified and will be viewed in conjunction with other target area needs (refer to Appendix C).



# INTRODUCTION

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## INTRODUCTION

Bordered by the Hudson River, the City of Troy is located in Rensselaer County and acts as the county seat. As of 2000 the City's population was recorded at 49,170. The City is rich with history with many of its buildings representing nineteenth century American architecture. Natural waterways, including the Erie Canal, surround the City and powered the mills that made the City of Troy an industrial leader by the mid-nineteenth century. Troy is historically known to have led the nation in iron and steel production at one time, as seen in the iron railings adorning the City's brownstones today.

## COMMUNITY STRATEGY

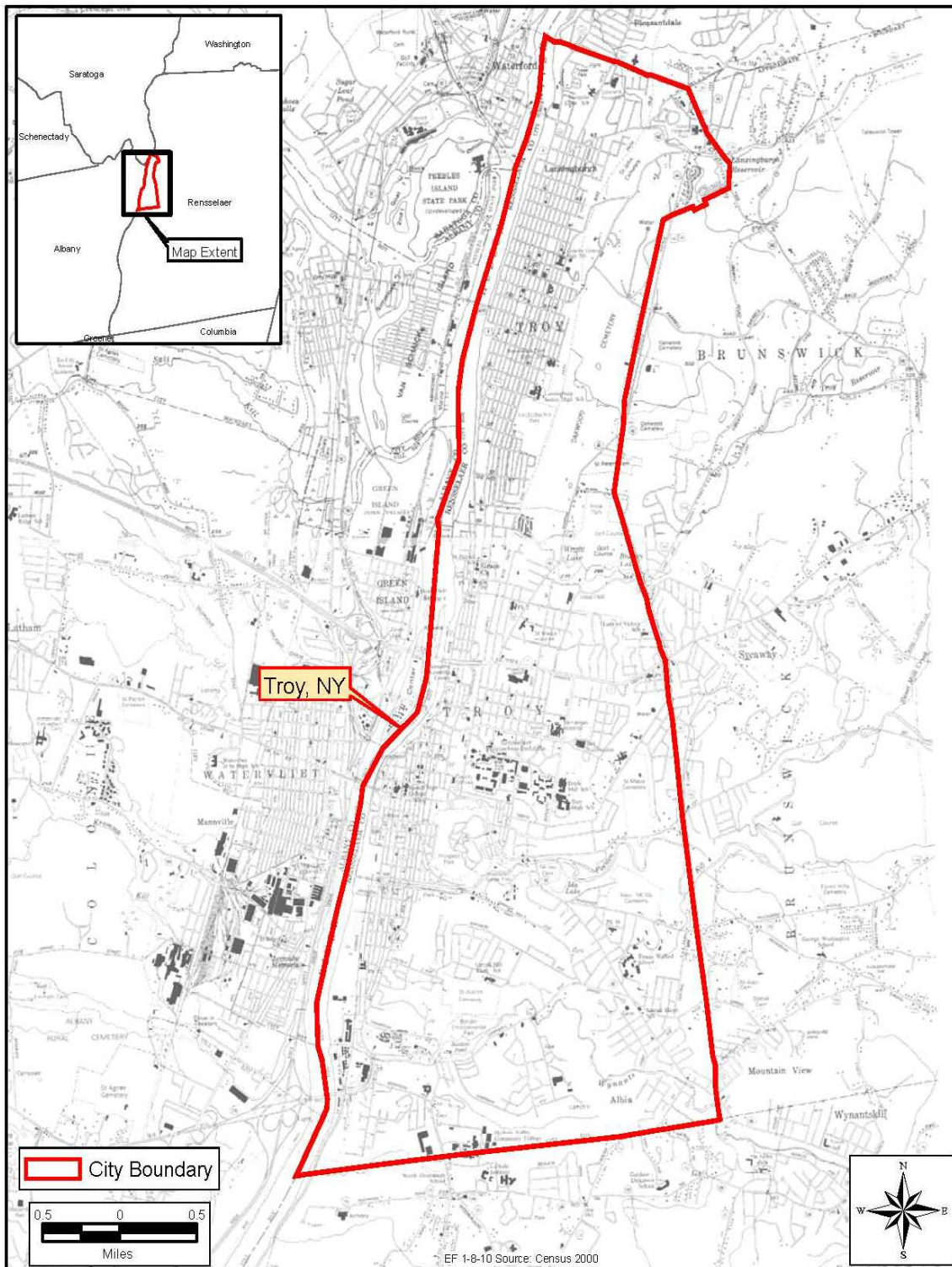
The City of Troy proposes to focus its 2010-2014 Consolidated Plan on infrastructure improvements. Reinvesting in targeted neighborhoods through infrastructure promotes quality of life and allows the city to provide the necessary "public goods" that all strong neighborhoods need. It is the purpose of the five year strategic plan to provide fixed tangible infrastructure improvements creating safe, healthy, sustainable neighborhoods that can serve, as they have in the past, as launching pads for upward mobility.

The City strives to eliminate negative perceptions that impoverished neighborhoods are "bad" neighborhoods that confines one to a life of poverty. Neighborhood stability allows public service agencies, not-for-profits, and poverty service agencies that provide vital programs to continue to serve residents in a safe, accessible, and sustainable environment.

Reinvesting public dollars in city neighborhoods opens opportunities for the City to leverage private sector investments, economic development, job creation, and educational opportunities from businesses and companies looking to locate in Troy. By the same token, investment from new home buyers moving into the city, and improvements from existing home owners will provide additional leverage and complement government efforts.

Community Development Block Grant (CDBG) funds will be used for street improvements, parks, playgrounds, sidewalks, lighting, vacant building demolition, street lighting and handicapped accessibility projects. Home Investment Partnership (HOME) funds will be used for affordable housing rehabilitation and infill construction projects, and homebuyer down payment assistance programs. Emergency Shelter Grant (ESG) funds will be used to provide safe clean temporary housing for the homeless.

City of Troy  
Location Map



## PLANNING PROCESS

The City of Troy's Housing and Community Development Departments serves as the lead entity in carrying out the Consolidated Plan however, the Consolidated Plan is prepared through collaborative efforts between the City and other public and private agencies including:

- Department of Planning;
- Department of Economic Development;
- Department of Public Works;
- Bureau of Code Enforcement and Engineering;
- Rensselaer County Department of Social Services; and
- Rensselaer County Department of Health.
- Joseph's House;
- CARES;
- YWCA;
- Unity House;
- Habitat for Humanity;
- Troy Housing Authority
- Troy Housing Development Corporation (THDC);
- Troy Redevelopment and Improvement Program (TRIP);
- Community Economic Opportunities (CEO);
- Hispanic Youth Outreach; and
- The Independent Living Center.

### *Planning Timeline*

Serving as an application for funding, the Consolidated Plan is required to be submitted to HUD 45 days prior to the start of the City's fiscal year, which begins July 1<sup>st</sup>.

In addition to the Consolidated Plan, an Annual Action Plan is also required to be submitted to HUD 45 days prior to the start of the City's fiscal year.

The City is also required to provide HUD with a report of how it spends its funds each year in the form of a Consolidated Annual Performance and Evaluation Report (CAPER). HUD requires the submission of the CAPER within 90 days after the conclusion of each fiscal year (refer to *Figure 1-1*).

Figure 1-1

*Consolidated Plan Documents*

HUD Document	Due Date
Consolidated Plan	May 15, 2010
Annual Action Plan	May 15 <sup>th</sup> - annually
CAPER	September 30 <sup>th</sup> - annually

## CITIZEN PARTICIPATION

The development of the Consolidated Plan is a continuous process that provides various opportunities for feedback including three focus groups, two public hearings, and a 30 day public comment period.

The City held three public focus groups on April 29<sup>th</sup>, May 6<sup>th</sup>, and May 20, 2009. Public, private, and social service organizations and community members were encouraged to attend and provide input on proposed Consolidated Plan activities through a public notice published in the local newspaper. Public input was also solicited through an online survey posted to the City website for 90 days.

The City held two public hearings on March 4<sup>th</sup> and April 1, 2010 to solicit public comments and provide a discussion of priority needs identified for the 2010-2014 Consolidated Plan period. Opportunity for public review and comment was available through a 30 day comment period from April 1<sup>st</sup> to April 30, 2010. After proper public outreach and compliance with HUD citizen participation requirements, the Consolidated Plan was adopted by City Council on May 6, 2010.

### *Technical Assistance*

Assistance is available throughout the process to all persons or groups needing help understanding the Consolidated Plan application process and development of proposals. Technical assistance, including the need for language translation, or referrals to appropriate community agencies providing assistance is available through the Department of Housing and Community Development located at Troy's City Hall.

## FUNDING RESOURCES

The City of Troy's Consolidated Plan includes the use of Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Shelter Grant (ESG) funds. Strategic Plan activities will be funded through these resources and the City encourages leveraging other funding sources when available and appropriate. Based upon previous

allocations, estimated available funding for the 2010-2014 period is \$10.6 million in CDBG funds, \$3.5 million in HOME funds, and \$455,000 in ESG funds.

## DATA SOURCES

Various data sources are utilized in the preparation of the Consolidated Plan including:

- City of Troy 2005-2009 Consolidated Plan;
- U.S. Census Bureau (2000);
- U.S. Department of Housing and Urban Development;
- City and County agencies;
- Local service providers;
- City of Troy Housing Market Analysis (Saratoga Associates);
- City of Troy Analysis of Impediments to Fair Housing (1995);
- City of Troy updated Analysis of Impediments to Fair Housing (2010); and
- City of Troy Infrastructure Needs Assessment (Thoma Development).

# HOUSING AND HOMELESS NEEDS ASSESSMENT

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## COMMUNITY PROFILE

Understanding the community profile for the City of Troy is an integral part of identifying community needs within the City and integrating those needs into the five-year strategic plan. The community profile presents statistical data and relevant community patterns and trends that will serve as the basis for identifying goals for a five-year period. The community profile and housing and homeless needs assessment provides information regarding demographics, household data, special needs data, income data, education data, economic data, homeless data, and lead based paint statistics. This section also includes any other local data that may be relevant in developing the City's 2010-2014 Consolidated Plan. The housing and homeless needs assessment is developed in accordance with the Department of Housing and Urban Development's (HUD) regulations under Part 91.205 using data sources such as the 2000 Census, public participation, agency consultation, and local housing and community development plans and studies.

### *Demographic Overview*

Bordered by the Hudson River, the City of Troy is located in Rensselaer County and acts as the county seat. As of 2000 the City's population was recorded at 49,170. As of July 2007 Troy's population has decreased by approximately 2.7% to 47,744. The City's population is approximately 32% less than Rensselaer County's population in 2000 which was 152,538.

### *Age*

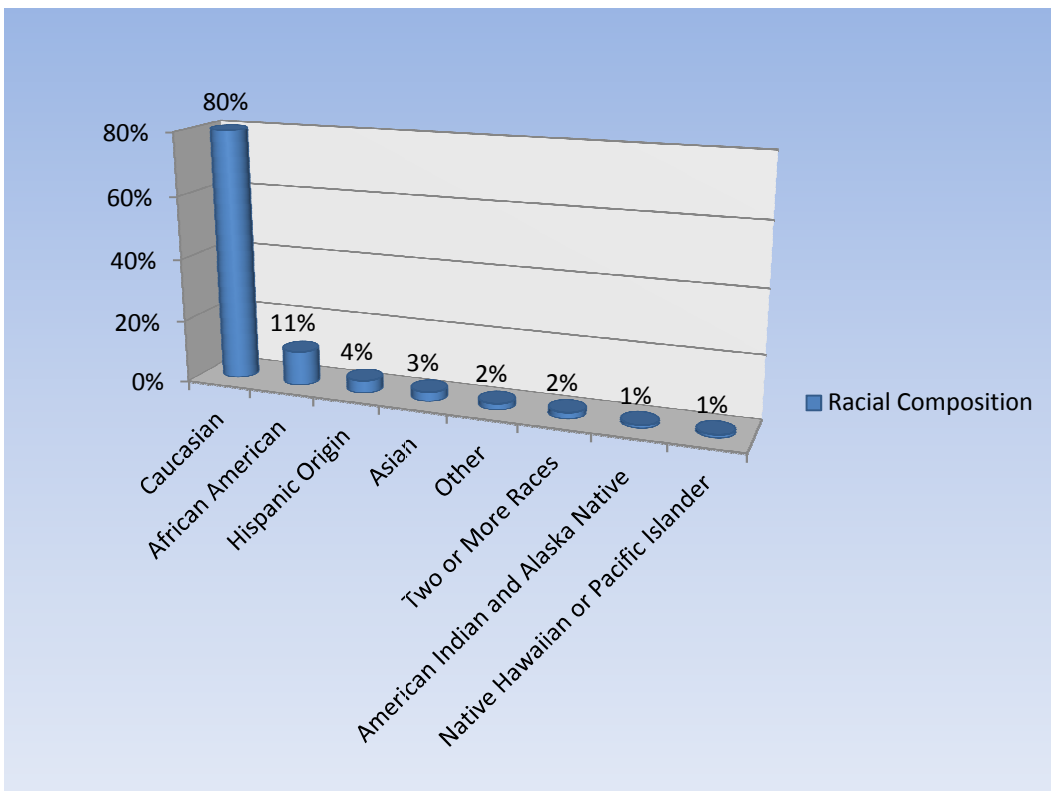
Age trends within a population can be useful in identifying various needs within the community such as the need for senior housing or possibly the need for youth or senior services. Understanding the age patterns of the City will aid in evaluating existing public services for the entire population as well as housing needs or other public service needs that may need to be developed. Trends identified through census data indicates that the median age of Troy residents has decreased in 2005-2007 to 31 and that residents under the age of 18 for 2005-2007 decreased to 21% as compared to 25% nationwide. The presence of three colleges located in the City of Troy impacts the age of residents and leads to residents ages 20-24 being the largest segment of the population at 13%.

- The median age of Troy residents in 2000 was estimated at 32 years, as compared to 38 years for Rensselaer County.
- Residents under the age of 18 make up 22% of the City's population.
- Seniors, or residents 65 years or older account for 14% of Troy's population.

## Race/Ethnicity

It is important to recognize the racial and ethnic composition of the City when developing the Consolidated Plan. This information should also be evaluated when studying the Community Development Block Grant (CDBG) target areas and any trends within the target areas should be identified. The racial composition of the City of Troy is shown below in *Figure 2-1*. Actual percentages for the American Indian/Alaska Native and the Native Hawaiian/Pacific Islander categories are less than 1%.

*Figure 2-1*  
*Racial Composition*



Source: U.S. Census Bureau

## Household Overview

The type, size, composition, condition, and cost of Troy's households must be taken into consideration in developing housing goals for a five-year period. Knowledge of housing patterns within the City allows for a comprehensive strategy for addressing needs. Housing information collected enables the City to evaluate the type and condition of the City's current housing stock and the number and type of families or individuals in need of housing assistance. Data gathered will assist in identifying proper housing services that should be provided to sustain affordable housing and to address housing needs for all income levels and categories of persons affected.



## Household Tenure

Troy's housing tenure is based off the total occupied housing units of 19,996.

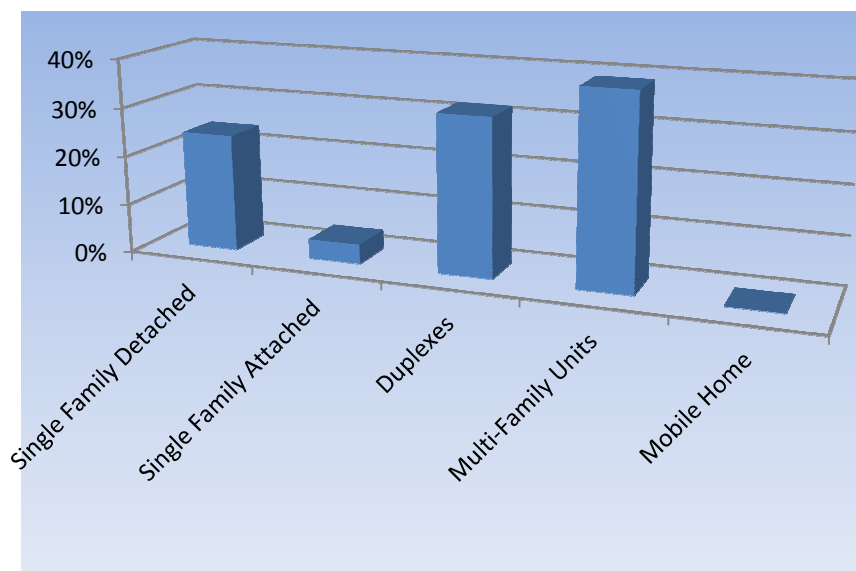
- 40% of Troy's housing units are owner-occupied at 8,015.
  - The majority of owner-occupied households are two-person households at 36%.
- 60% are renter-occupied at 11,981.
  - At 43%, one-person households make up the largest portion of renter-occupied units.

## Household Type

The type of housing structures in the City of Troy vary and do not seem to be weighed significantly towards one type of housing. Multi-family units account for the majority of housing in Troy while single-family attached housing remains at a small percentage (refer to *Figure 2-2*).

- 24% - Single-family detached.
- 4% - Single-family attached.
- 32% - Duplexes.
- 39% - Multi-family units.
- <1% - Mobile Home.

*Figure 2-2*  
*Household Type*



Source: U.S. Census Bureau

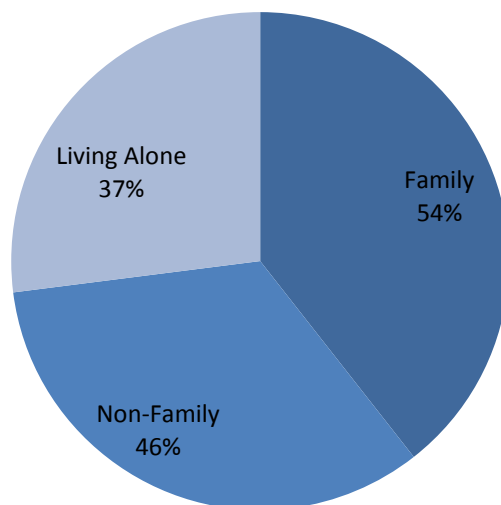
## Household Composition

According to the 2000 census there is a total of 23,093 housing units in the City of Troy with an average household size of 2.26 persons. The 2005-2007 American Community Survey (ACS) three-year estimates indicate that the City's total housing units has decreased to approximately 23,025 units.

Census statistics reveal that 19,996 units out of the total 23,093 are occupied and that the majority of households in Troy are family households for both owner-occupied and renter occupied (refer to *Figure 2-3*).

- 54% of occupied units are family households.
  - 60% of family households represent married-couple families.
  - 24% contain their own children under the age of 18.
  - 40% are considered other family households (males with no wife present and females with no husband present).
- 37% of all occupied households are persons living alone.
- 27% of all households contain their own children under the age of 18.
- 46% of occupied households are considered non-family.
- 24% of total households contain a member 65 years of age or older.

*Figure 2-3*  
*Household Composition*



Source: U.S. Census Bureau

\*Chart does not equal 100%. "Living Alone" category is a sub-category under "Non-Family". Chart demonstrates percentages of each category.

## Cost Burden

A household is considered to be cost burdened when payment for housing related costs is more than 30 percent of its annual income. Overpayment for housing can lead to overcrowded conditions as well as the need to eliminate other necessary costs related to quality of life.

- 37% of renters and 23% of home owners expended more than 30% of their annual income on housing costs.
- 68% of households earning between \$10,000 -\$20,000 and 10% of households earning between \$35,000 -\$50,000 experienced a housing cost burden.

Figure 2-4 summarizes units that are affordable for each income category and Figure 2-5 summarizes the cost burden for each income category. In comparing Figure 2-5 with Figure 2-4 it is demonstrated that rents are not affordable to extremely low income households and the gap between the number of low income renters and affordable units available is diminishing.

Figure 2-4

### Affordability Mismatch by Tenure and Number of Bedrooms

	Renters Units by # of bedrooms				Owned or for sale units by # of bedrooms				
Housing Units by Affordability	0-1	2	3+	Total		0-1	2	3+	Total
Units Affordable to Extremely-Low Income Households (<=30%)									
# occupied units	1,075	935	980	2,990		N/A	N/A	N/A	N/A
% occupants <=30%	60.9	50.3	37.8	50.0		N/A	N/A	N/A	N/A
% built before 1970	64.7	84.5	84.7	77.4		N/A	N/A	N/A	N/A
% some problem	28.4	29.4	25.0	27.6		N/A	N/A	N/A	N/A
# vacant for rent	50	205	210	465	# vacant for sale	N/A	N/A	N/A	N/A
Units Affordable to Very Low-Income Households (30% to <=50%)									
# occupied units	1,570	2,250	2,125	5,945		83	725	2,610	3,418
% occupants <=50%	56.7	45.8	38.1	45.9		30.1	29.0	20.3	22.4
% built before 1970	84.4	83.8	94.6	87.8		108.4	91.6	96.2	95.5
% some problem	43.0	40.7	35.8	39.5		12.0	10.3	5.9	7.0
# vacant for rent	215	320	100	635	# vacant for sale	25	80	160	265
Units Affordable to Low-Income Households (>50% to <=80%)									
# occupied units	975	1,160	685	2,820		72	795	3,000	3,867
% occupants <=80%	82.1	55.6	59.9	65.8		52.8	35.8	26.8	29.2
% built before 1970	64.6	50.9	84.7	63.8		76.4	70.9	83.8	81.0
% some problem	62.1	44.0	52.6	52.3		5.6	6.9	3.0	3.9
# vacant for rent	65	65	0	130	# vacant for sale	25	50	60	135
Units Affordable to Moderate-Income Households (>80%)									
# occupied units	129	65	29	223		88	186	395	669
# vacant for rent	0	0	0	0	# vacant for sale	4	0	10	14

\*Source: HUD CHAS Data

*Figure 2-5*  
*Type, Income, and Housing Problem by Tenure*

Household by Type, Income, & Housing Problem	Renters					Owners					
	Elderly (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other	Total Renters	Elderly (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other	Total Owners	Total Households
<b>Extremely Low Household Income</b>	2,203	2,847	412	4,298	9,760	1,126	318	124	338	1,906	11,666
% with any housing problems	49.8	78.0	93.9	78.4	72.5	75.9	87.2	75.0	67.3	76.4	73.0
% with Cost Burden	49.8	76.1	93.9	77.2	71.4	74.7	87.2	75.0	67.3	75.7	72.0
% with Extreme Cost Burden	32.0	60.3	56.1	65.4	56.2	43.1	78.0	50.0	52.9	51.6	55.6
<b>Very Low Household Income</b>	589	759	148	970	2,466	430	100	44	130	704	3,170
% with any housing problems	47.4	57.2	73.6	65.5	59.1	47.7	100.0	90.9	57.7	59.7	59.2
% with Cost Burden	47.4	54.5	57.4	64.4	56.9	47.7	100.0	90.9	57.7	59.7	57.5
% with Extreme Cost Burden	10.0	5.1	13.5	18.0	11.9	18.6	55.0	34.1	30.8	27.0	15.2

Household by Type, Income, & Housing Problem	Elderly (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other	Total Renters	Elderly (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other	Total Owners	Total Households
<b>Low Household Income</b>	410	944	179	1,073	2,606	802	483	160	255	1,700	4,306
% with any housing problems	24.4	14.7	38.5	18.9	19.6	18.3	53.4	46.9	52.9	36.2	26.1
% with Cost Burden	24.4	11.0	2.2	18.5	15.6	18.3	52.6	46.9	52.9	35.9	23.6
% with Extreme Cost Burden	4.9	0.0	0.0	0.4	0.9	6.5	8.3	0.0	15.7	7.8	3.6
<b>Moderate and Above Household Income</b>	404	1,309	210	1,290	3,213	1,069	2,678	465	769	4,981	8,194
% with any housing problems	1.0	4.1	21.4	3.1	4.5	5.5	8.0	9.7	15.5	8.8	7.1
% with Cost Burden	1.0	0.0	0.0	2.3	1.1	5.5	7.1	2.2	15.5	7.6	5.0
% with Extreme Cost Burden	0.0	0.0	0.0	0.0	0.0	0.4	0.7	0.0	1.3	0.7	0.4
<b>Total Households</b>	2,210	4,056	669	4,997	11,932	2,649	3,370	709	1,258	7,986	19,918
% with any housing problems	35.5	35.5	51.9	43.7	39.9	25.5	19.8	26.8	31.7	24.2	33.6
% with Cost Burden	35.5	32.4	31.8	42.8	37.3	25.3	18.9	21.9	31.7	23.3	31.7
% with Extreme Cost Burden	15.2	16.5	14.1	25.4	19.8	10.8	5.9	4.9	11.5	8.3	15.2

Source: HUD CHAS Data

Any housing problems: Cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

Cost Burden: Expending more than 30% of income on housing costs.

Extreme Cost Burden: Expending more than 50% of income on housing costs.

## Overcrowding

A household is considered to be overcrowded when the unit contains more than one occupant per room. The City of Troy demonstrates relatively low levels of overcrowding with owner-occupied housing experiencing less overcrowding than rental units. For owner-occupied housing there are no units that contain more than two occupants per room.

- Owner households <1%
- Renter households 3%

## Income Overview

Being aware of the income profile for the City of Troy is an important factor that can help identify the needs of low-and moderate-income persons and reveal income trends leading to poverty in specific target areas throughout the community.

### Median Household and Family Income

The City's household income has increased from 1999 to 2007 according to the census but still remains lower than the County's median household income.

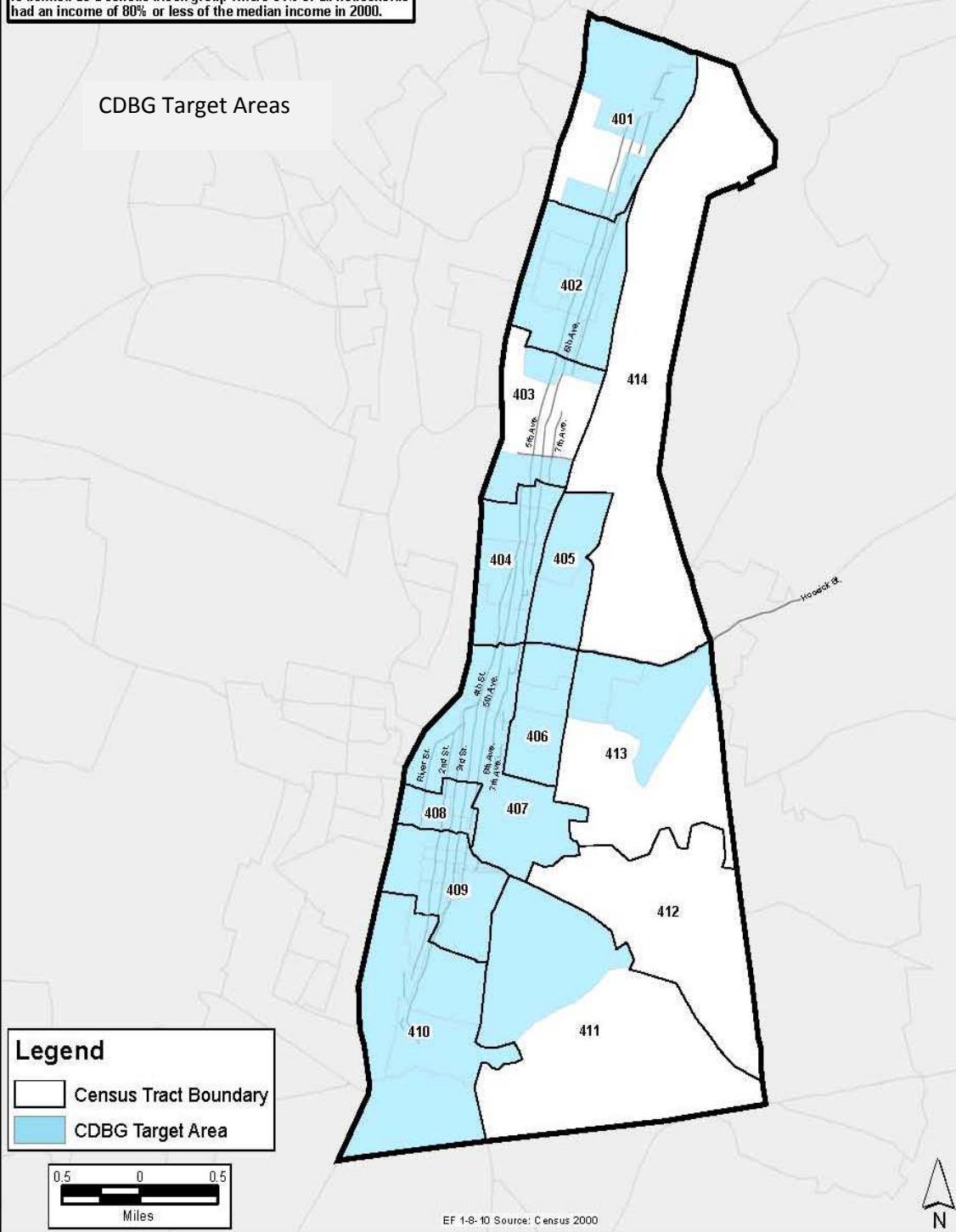
- Median household income in 1999 was \$29,844.
- ACS estimates a median household income increase as of 2007 at \$34,981.
- Median family income in 1999 was \$38,631.
- Median family income in 2007 was \$39,501.
- Rensselaer County's median household income in 1999 was \$42,905.

### HUD Income Levels

HUD uses the area median family income (AMI) to determine eligibility for HUD programs such as the Community Development Block Grant (CDBG) program, the HOME Investment Partnership (HOME) program, and the Emergency Shelter Grant (ESG) program. The AMI distinguishes families and individuals that are extremely low income, low income, and moderate income, meaning that their income is at or below 80% of the AMI. The AMI establishes areas within the City that have a high percentage of low-to moderate-income persons. Areas identified as having at least 51% low-to moderate-income persons are recognized as target areas for the purpose of the Consolidated Plan and for proposed activities to be undertaken by the City (refer to CDBG Target Area map). *Figure 2-6* shows HUD's income levels for the CDBG, HOME, and ESG programs.

A CDBG Target Area (low and moderate-income area) is defined as a census block group where 51% of all households had an income of 80% or less of the median income in 2000.

## CDBG Target Areas





*Figure 2-6*  
*HUD 2008 Income Levels*

Income Level	%AMI	Income
<b>CDBG</b>		
Extremely Low	0-30%	Less than \$21,200
Low	31-50%	\$21,201-\$35,300
Moderate	51-80%	\$35,301-\$56,500
<b>HOME</b>		
Extremely Low	0-30%	Less than \$21,200
Very Low	31-50%	\$21,201 - \$35,300
Low	51-80%	\$35,301 - \$56,500

Source: HUD 2008 Income Limits

\*The income limits in this table are based off the median family income for a family of four.

\*Persons entering permanent housing through HUD's ESG program must be "very low income".

## Poverty

Individuals or families experiencing the lack of common goods essential to the quality of life such as food, clothing, shelter, and safe drinking water are considered to be in poverty. Poverty is defined as not being able to financially provide for these staple items, however, poverty can also eliminate access to pertinent opportunities such as education or employment which can assist in successfully reducing poverty levels.

The poverty threshold for a family of four in 2000 was \$17,603. The 2008 poverty threshold for a family of four is \$22,207. In 1999, 19% (8,671) of Troy's residents were living below the poverty level. Refer to *Figure 2-7* for the poverty status in 1999 by individuals, including age, and by family type.

*Figure 2-7*  
*Poverty Status*

Category	# Living Below Poverty Level	% Living Below Poverty Level
Individuals	8,671	19%
Over 18 Years	5,940	13%
65 and Over	586	1%
Female Headed Households	983	9%
Female Headed w/Children Under 18	937	9%
Married Couple Families	414	4%
Married Couple Families w/ Children Under 18	255	2%
Other Families	1,141	10%

Source: U.S. Census Bureau

## *Education Overview*

The educational profile of a community relates to the number of people living at or below the poverty level. Educational attainment has a direct correlation to household income and with 19% of Troy's residents living in poverty it is important to review education levels within the City. The following data represents educational attainment in the City of Troy for the population 25 years and over.

- 1% has no schooling completed.
- 4% have a high school education or less, with no diploma.
- 32% are high school graduates.
- 11% have one or more years of college education, with no degree.
- 20% have either an associate or bachelor's degree.
- 7% have a professional or master's degree.
- 1% has attained a doctorate degree.

## *Economic Overview*

The City of Troy's work force has been affected by the current economic climate and similar to the rest of the country the City continues to face an increase in unemployment rates since 2000. Census data reveals that the City of Troy had 24,841 persons age 16 and over in the labor force as of 2000, with 2,913 unemployed. Labor force numbers fell in 2007 to 24,391. Unemployment rates increased from 7.4% in 2000 to 10.5% in 2007.

## *Employment Sectors*

Troy residents maintain being involved in the City's workforce through several employment sectors. In 2000, management and professional occupations attest for the largest sector of employment for males while sales and office occupations employed the majority for females. The previous Consolidated Plan revealed that prior to 2005 Troy lost nearly 20% of its retail establishments. The loss of retail stores affects the current number of females employed in the sales occupations, but according to City-Data.com office occupations still remains the largest sector employing females as of 2008.

The City of Troy is home to three collegiate level institutions which accounts for educational services being a large industry for the work force. Retail trade and public administration are also in the top five for most popular work industries (refer to *Figure 2-8*).

*Figure 2-8*  
*Top Five Work Industries in 2000*

Industry	Employed (16 and Over)
<b>Male</b>	
Educational Services	1,289
Retail Trade	1,281
Manufacturing	1,221
Public Administration	1,055
Construction	852
<b>Female</b>	
Health Care and Social Assistance	2,663
Educational Services	1,534
Retail Trade	1,257
Public Administration	1,087
Accommodation and Food Services	771

Source: U.S. Census Bureau

### *Homeless Needs Overview*

Homelessness is a concern nationwide and addressing the need to end homelessness in the City of Troy continues to be an important goal for the five-year Consolidated Plan period. The availability and accessibility of emergency and transitional shelters as well as supportive housing is imperative to serving homeless individuals and families. Counseling and job training services are also required for a successful transition to independence and permanent housing.

The City of Troy is part of the Troy/Rensselaer County Continuum of Care (CoC). The Corporation for AIDS Research, Education, and Services (CARES, Inc.) acts as the coordinating entity for homeless services throughout Rensselaer County. A majority of the homeless providers for Rensselaer County are located in the City of Troy. Homeless housing in Troy includes three emergency shelters and one seasonal emergency shelter, two agencies offering transitional housing, and five agencies offering permanent supportive housing. Service providers in the City of Troy offer close to 432 beds for families and individuals and 81 family units including:

- 23 emergency shelter beds for single individuals and 23 family beds in 8 units.
- 5 transitional housing beds for single individuals and 26 family beds in 12 units.
- 241 permanent supportive housing beds for single individuals and 286 family beds in 91 units.

Homeless services are offered to singles, families, women and children, and single men. Services are also offered to homeless individuals suffering from substance abuse, HIV/AIDS, and domestic violence victims.

The City of Troy documented an unduplicated count of 1,588 households, including 1,161 children, in a total of 583 families were reported in the Homeless Management Information

System (HMIS) from January 2009 through December 2009. Unduplicated admissions to homeless providers in Rensselaer County included:

- 379 emergency shelter admissions.
- 191 transitional housing admissions.
- 380 permanent housing admissions.
- 638 supportive services only program admissions.

The Homeless Prevention and Rapid Re-Housing (HPRP) program is a supportive service only program and was administered beginning in October of 2009.

For the City of Troy specifically an unduplicated count of 952 persons were reported in the HMIS for the January through December 2008 period.

- The majority of admissions for the City of Troy were in the 31-50 age range.
- 51% of admissions were reported as chronically homeless.
- 11% of admissions were of the Hispanic/Latino ethnicity.
- 28% of admissions were individual males.
- 64% of admissions were Caucasian and 29% were reported as African American.

Supportive Services offered through the homeless providers located in the City of Troy include:

- Food and clothing;
- Hygiene supplies;
- Referrals;
- Daytime shelter;
- Case management;
- Legal services;
- Emergency food pantry;
- Crafting classes;
- Vocational computer training program;
- Employment assistance;
- Job readiness training; and
- The Homeless Prevention and Rapid Re-Housing (HPRP) Program.

The high unemployment rate nationwide is presenting a new challenge and priority for Rensselaer County and the City of Troy. Homeless providers are finding that in addition to homeless trends that have remained consistent in previous years, a new trend of family homelessness is on the rise. Due to the current economy there has been a tremendous spike in two-parent households in need of housing. Rensselaer County and the City of Troy have capable agencies in place that have the ability to address chronic homelessness however, homeless providers do not have the capacity to serve family homelessness. This has resulted in many families being housed in substandard motels not suitable for a family.

In 2009, Joseph's House and Unity House of Troy, both homeless service agencies in the City of Troy, received Homeless Prevention and Rapid Re-Housing (HPRP) funds through the federal stimulus bill. A majority of the funds will be used as a resource to address homeless family issues. Funds will be utilized for rent, security deposits, arrears, utility payments, legal assistance, and supportive services. Legal Aid also provides assistance with legal fees related to housing issues.

Rensselaer County has also developed a Ten Year Plan to End Homelessness, released in 2006. Through this plan four goals were identified including:

- Prevention – increase resources directed towards prevention efforts;
- Housing – expand the availability of appropriate and affordable housing;
- Support Services – strengthen community supports for formerly homeless individuals and families to ensure housing stability; and
- Community Engagement – increase the investment and involvement of community members in ending homelessness.

Rensselaer County has made progress in addressing homeless needs. In 2007, CARES received funding (\$5,000) from the United Way and Troy Savings Bank Foundation to support the implementation of the Ten Year Plan. With this support, CARES has been able to convene meetings with the Executive Committee and subcommittees to respond to inquiries about the plan from policymakers, the public, and the press, identify and pursue additional funding strategies, and collect and present research on best practices implemented elsewhere across the nation. In 2008, Joseph's House received planning board approval to create 20 units (with 22 beds) of permanent supportive housing for chronically homeless individuals. Also as a result of the implementation of the plan, 4 additional units of Shelter Plus Care housing for the chronically homeless came online in 2008 and an additional 4 units were requested in the Continuum of Care application. The Troy Housing Authority opened its Section 8 list for a short period of time, allowing for an opportunity for permanent subsidized housing for low income residents. Unity House of Troy also expanded services provided to victims of domestic violence and was awarded funds to build a shelter with the capacity to house 25 women and children. Grants received by Unity House of Troy will increase outreach to rural communities in Rensselaer County.

Joseph's House also introduced the *Inn from the Cold* program in 2008. In collaboration with six churches in the City of Troy a seasonal 10 bed shelter was established. Joseph's House also initiated a community awareness campaign. CARES has continued to staff the Rensselaer County Homeless Services Collaborative (RCHSC) and the Ten Year Plan Executive Committee and subcommittees.

### *Special Needs Population Overview*

Special needs population refers to certain groups as determined by HUD that are not homeless but require supportive housing or other specialized services. Special needs populations include the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and victims of

domestic violence. Large households and single parent households can also be considered part of the special needs population. It may be more difficult for these particular groups to find housing suitable to their situation and many special needs persons need assistance, placing special needs populations at a higher risk of being low-and moderate-income.

### Elderly and Frail Elderly

Persons age 65 and over are considered elderly for the purpose of this Consolidated Plan. Frail elderly refers to persons age 65 or over that lack in general strength and may be more susceptible to illness or disease. Understanding this population within the City is important in determining the need for senior housing or senior services.

- 14% of Troy's population or 6,769 persons were elderly or frail elderly in 2000.
- 91% of the elderly/frail elderly were in households as of 2000, and 9% were residing in group quarters.
- 41% of elderly/frail elderly householders own their homes and 30% rent their homes.
- 22% of the elderly/frail elderly have some type of disability.

The City of Troy is home to four adult care facilities as certified by the New York State Department of Health. These facilities offer approximately 343 beds for the elderly and frail elderly. Three of the facilities are adult homes with one also offering an assisted living program. One facility certifies as an enriched housing program. None of the facilities have an age restriction for residency however each has their own specific requirements to be eligible. *Figure 2-9* lists the adult care facilities servicing the elderly/frail elderly in Troy.

*Figure 2-9*  
*Adult Care Facilities*

Facility	Type	Beds	Age Restriction
Fawn Ridge Assisted Living	Adult Home	155	None
Heartwood Terrace	Adult Home/Assisted Living Program	86	None
Terrace at Eddy Memorial	Enriched Housing Program	69	None
Troy Adult Home	Adult Home	33	None.

*Source: New York State Department of Health*

### Persons with Disabilities

Disability data is provided by the U.S. Census Bureau for persons ages five and over and assists the City in developing five-year goals for addressing the needs of persons with disabilities. Twenty-three percent of the population over the age of five has a disability in the City of Troy.

Of the total number of disabilities:

- 9% are sensory disabilities.
- 24% are physical disabilities.
- 22% are mental disabilities.
- 8% are self-care disabilities.
- 19% are disabilities preventing people from going outside the home.
- 26% are disabilities that affect employment.

The Independent Living Center is a non-profit organization in the City of Troy serving the needs of persons with disabilities where possible. Outreach and meetings with staff from the Independent Living Center identified crucial needs for the disabled living in Troy including:

- Educational outreach;
- Street improvements (specifically lighting and sidewalk improvements for mobility and to assist the visually impaired);
- Consistent maintenance of public facilities such as elevators and rehabilitation of public restrooms to ensure accessibility;
- Façade improvements of businesses to allow for access;
- Appropriate grading of ramps leading to doorways;
- Interior accessibility including appropriate counter heights;
- Accessible housing;
- Accessible routes to housing structures; and
- Collaboration between committees, public agencies, and the Independent Living Center.

### Alcohol/Drug Abuse

The Rensselaer County Department of Mental Health is the primary agency providing services for alcohol and substance abuse in Rensselaer County. There are six programs in Rensselaer County licensed by the New York State Office of Alcoholism and Substance Abuse Services that provide alcohol and substance abuse treatment and prevention services. The Rensselaer County Department of Mental Health, Unified Services operates clinics in the City of Troy and Rensselaer. Services provided include:

- Assessment;
- Individual, Group and Family Therapy;
- Groups: Men and Women;
- Referrals;
- Education;
- Psychiatric Evaluations;
- Relapse Prevention;
- Treatment for Dually Diagnosed; and
- Court Evaluations.



## Persons with HIV/AIDS

As of December 2007, the New York State Department of Health reported that there were 250 cases of persons living with HIV/AIDS in Rensselaer County. The 250 reported and confirmed cases include 15 persons incarcerated in state correctional facilities at the time of diagnosis.

- For the population excluding prisoners, 91 cases were reported as living with HIV only (not AIDS) and 144 cases reported as living with AIDS.
- In 2007, for the entire population, there were 8 newly diagnosed cases of persons living with HIV only and 13 newly diagnosed cases of persons living with AIDS.

The Rensselaer County Department of Health is the primary organization serving persons living with HIV/AIDS in Rensselaer County. The Rensselaer County Department of Health provides confidential and anonymous testing as well as counseling. In 2007, the Department of Health provided 595 individuals with HIV tests. Post test counseling was provided to 399 persons. Counseling is provided to all individuals who return for tests results. Confidential testing is also provided at Rensselaer County Jail once a week. The Unity House in Troy also provides treatment and counseling services to persons living with HIV/AIDS.

## Victims of Domestic Violence

The Rensselaer County Department of Social Services offers a twenty-four hour hotline, counseling service information and domestic violence statistical data at the county level. The primary organization serving victims of domestic violence both county-wide and within the City of Troy is the Unity House. The Unity House is a comprehensive community service organization providing shelter, transitional and permanent housing, crisis intervention, advocacy, skills teaching, information, resources, and encouragement.

The Unity House is a licensed provider offering various services to domestic violence victims including an informational 24-hour hotline which is an anonymous service where victims can receive crisis intervention, information, and referrals 24 hours a day. The Unity House also provides information for connecting with a counselor in confidence and has established various programs for victims of domestic violence that offer medical assistance, legal assistance, and emergency shelter access. Other services include case management, safety planning, and employment and training services. The goal of the Unity House is to offer services that will allow domestic violence victims to leave abusive living situations and achieve economic self sufficiency. In 2007, the Unity House provided emergency shelter to 108 women and 52 children and extended housing support and case management services to 77 women and 71 children. Nearly 500 women and children were supported by the Unity House in 2007 and the 24-hour hotline was answered 5,136 times to provide information regarding domestic violence.

- The Unity House operates the only shelter in the City of Troy.
- In 2008, the Rensselaer County District's Attorney Office recorded 3,755 incidences of domestic violence demonstrating an increase of 8% from 2007.

- At the county level there were 575 on-scene and 100 off scene domestic violence related arrests.
- In 2008, The Unity House served 291 victims residing in the City of Troy.

### Large Households

A large household is considered to have five or more people residing in the unit. Statistics regarding large households can assist with determining types of housing needed in the City of Troy.

- 7%, of the total number of occupied housing units in Troy, contain five or more persons.
- 50% of large households own their homes and 50% rent.
- 30% of owner-occupied units have three or more bedrooms.
- 19% of renter-occupied units have three or more bedrooms.

### Single Parent Households

Single parent households refer to family households where either a male householder has no wife present or a female householder has no husband present.

- 14% of Troy's occupied households are single parent households with their own children under the age of 18.
- 79% of single parent households are female-headed households.
- 42% of female-headed households with their own children under 18 live at or below the poverty level.

### Lead Based Paint

Lead-based paint (LBP) poisoning remains as a top health hazard today, specifically for young children. Homes built prior to 1978 have the greatest risk of containing lead and pose a dangerous threat to infants, children under six, and pregnant women. Lead is a toxic metal that when absorbed into the body can cause brain or organ damage. Peeling lead-based paint or high levels of lead in dust can expose the lead resulting in a hazardous environment. The Rensselaer County Health Department offers information regarding lead-based paint, how to test your children for lead poisoning, and lead poisoning prevention. The lead program through the County is structured to empower parents and providers to take a more active role in reducing lead risk and keep children safe. The County offers lead paint education through home visitations, during Assessment, Feedback, Information, Exchange (AFIX) provider visits, health fairs, clinics, daycares, preschools, hospitals, and community agencies.

The Department of Housing and Urban Development (HUD) requires that the Consolidated Plan estimate the number of housing units containing lead-based paint and the number of units occupied by low-and moderate-income families. HUD has provided a general formula for estimating housing units that potentially contain a lead hazard. *Figure 2-10* demonstrates the

estimated number of housing units in Troy occupied by families at or below 80% of the AMI that potentially contain a presence of lead-based paint.

*Figure 2-10*  
*Estimated Units Containing Lead-Based Paint*

Year Unit Built	Estimated #HH at <80% AMI	Estimated % of Units w/ LBP	Estimated # of Units Containing LBP
<b>Owner-Occupied Units</b>			
Prior to 1940	1,096	90%	<b>986</b>
1940–1959	273	80%	<b>218</b>
1960–1979	230	62%	<b>143</b>
<b>Total</b>	1,599	--	<b>1,347</b>
<b>Rental Units</b>			
Prior to 1940	3,521	90%	<b>3,169</b>
1940–1959	1,282	80%	<b>1,026</b>
1960–1979	1,342	62%	<b>832</b>
<b>Total</b>	6,145	--	<b>5,027</b>

*\*Source: 2000 Census Table H36 and HCT11. \*Used 80% of AMI figure for City of Troy. Calculated from that number, an estimated 22% of housing units are owner-occupied and 57% are rental units. Applied percentages to Tenure by Age of Structure Table (H36) to estimate number of units containing LBP.*

# HOUSING MARKET ANALYSIS

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## HOUSING MARKET PROFILE

The ability to obtain affordable housing for low-and moderate-income individuals and families continues to be a challenge nationwide. In the current market, household income levels have not remained balanced with the cost of housing resulting in an affordability gap, or inability to afford the cost of housing. The housing market has changed significantly since the City's previous Consolidated Plan and the housing analysis section of this plan will identify housing market characteristics specific to the City of Troy including supply and demand, condition and cost of housing, and housing available to persons with disabilities and persons with HIV/AIDS and their families. Maps provided in this section will demonstrate areas of racial/ethnic minority concentrations and target areas of low-income concentrations.

### *Housing Vacancy*

According to 2000 census data the City of Troy had a total of 23,093 housing units, of which 19,996 are occupied. The City's vacancy rate is 13% or 3,097 vacant housing units. There are 302 vacant buildings listed on the City's vacant building registry list. In addition, there are approximately 50 or more unregistered vacant buildings in the City.

The American Community Survey 2005-2007 three-year estimates state that the number of housing units has slightly diminished since 2000, and with that, occupancy rates have decreased approximately 4%. As a result, vacancy rates since 2000 have increased to 17%. Decreasing occupancy rates and increasing vacancy rates demonstrates the struggles homebuyers and renters face in the current economy. The data provided by the census indicates that the decrease in housing has happened within the last few years and that the downturn of occupancy rates is likely a direct result of the recession and housing crisis being faced nationwide.

The City of Troy's housing trends are consistent with the State of New York as a whole. Though the total number of housing units in New York State increased since 2000 from 7,679,307 to 7,905,969, according to the ACS, occupancy rates decreased 2%. Trends identified, indicate that the number of home foreclosures in the City have exacerbated the number of vacant homes.

### *Housing Age and Condition*

The median year that housing structures were built in Troy, as stated by the U.S. Census Bureau, is 1940.

- 56% of Troy's housing stock was built in 1939 or earlier.
- 39% of Troy's housing structures were built between 1940 and 1990.
- 5% of the housing stock was built between 1990 and 2000.

Though the City's historic housing stock is an asset to the community and adds character attractive to visitors or new residents, the age of housing structures also adds to the amount of substandard housing conditions throughout the City. Many older homes are difficult and expensive to maintain resulting in the rising number of deteriorating homes in need of revitalization. Housing rehabilitation is a significant factor in maintaining the City's affordable housing stock. However, the cost of rehabilitating a home continues to rise due to high prices for material and labor. This makes it difficult to perform even standard maintenance to homes. If the home is considered a historical structure the cost of rehabilitation could be increased even more due to strict code regulations. The City's oldest housing stock is located in Lansingburgh, North Central, Downtown, and South Troy.

- < 1% of the City's housing stock lacks complete plumbing facilities.
- 1% of the City's total housing units lack complete kitchen facilities.

### *Housing Costs*

As of 2000, the median value of a home in the City of Troy was \$85,100. The housing market has shifted considerably in almost a decade and despite the housing crisis being faced nationwide according to the ACS median home values in Troy increased to \$118,100. City-data.com reports that the median home or condo value rose again as of 2007 to \$141,919. These prices are still well below the State as a whole with the ACS 2005-2007 estimates indicating that the median home value in New York State is \$293,400. The median sale price of single-family homes in Rensselaer County was \$166,800 as of March 2009.

According to a Housing Market Analysis prepared by Saratoga Associates in 2008, monthly rents were found to be lower in the City of Troy, specifically in North Troy and Lansingburgh, in comparison with other communities in the Capital Region. According to the 2008 report, a three bedroom/one bath unit rented at approximately \$800 per month in the City of Troy. Though the City of Troy seems to have lower rental rates, the majority of housing within the City is urban multi-family dwellings. Comparable rentals in other communities renting at higher prices are likely to be suburban single-family homes.

### *Housing Affordability*

Access to decent, safe, and affordable housing is imperative to the livability of a community. Affordable housing is essential to sustaining a suitable living environment and to the vitality of a neighborhood. Affordability of housing is defined as the cost of housing not exceeding 30% of the gross household income. *Figure 3-1* demonstrates housing affordability based upon annual income for all income categories including very low-income, low-income, moderate-income, and above moderate-income.

*Figure 3-1*  
*Housing Affordability by Income Category*

Income Category	Annual Income*	Maximum Affordable Home Mortgage**	Maximum Affordable Monthly Rent***
<b>Very Low-Income (&lt;50%)</b>	\$14,922	\$44,766	\$373
<b>Low-Income (51%-80%)</b>	\$14,923 - \$23,875	\$71,625	\$597
<b>Moderate-Income (81%-120%)</b>	\$23,876 - \$35,812	\$107,436	\$895
<b>Above Moderate-Income (121% +)</b>	\$35,813+	\$107,439+	\$895+

Source: 2000 Census

\*Annual income figures determined using the 2000 median household income.

\*\*Maximum affordable mortgage price is typically considered to be three (3) times a household's annual income.

\*\*\*Maximum affordable rent is thirty (30) percent of a household's monthly income.

### *Real Estate Market*

Reports provided by the Greater Capital Association of Realtors, Inc. demonstrates a trend of declining sales of single-family homes throughout Rensselaer County from 2007-2009. The county experienced a 6% decrease in home sales from 2007 to 2008 and a 29% decrease from 2008 to 2009. In early 2009, Rensselaer County reported 525 new listings of which 222 total residential sales were made. The median sale price was \$160,000.

The number of sales made compared with the number of homes listed indicates that the local real estate market has softened and Rensselaer County is experiencing the same local trends suffered nationwide. Rensselaer County and surrounding cities, including the City of Troy, face a very challenging market. The excess of supply over the demand results in home values and sale prices continuing to go down while the amount of homes on the market continues to increase. Typically, these circumstances would be desirable for potential homeowners looking to purchase affordable housing. However, the foreclosure crisis resulting from sub-prime lending practices have resulted in banking institutions redefining their loan products. Loan terms have been changed and down-payment assistance has decreased making it difficult for low income individuals to qualify for financing. If the applicant does qualify for financing, many times they cannot afford the down-payment requirements and therefore do not follow through with the loan process.

Affordable housing and homeownership opportunities are imperative to the sustainability of a community. The City of Troy continues to encourage the rehabilitation of its current housing stock to help address affordable housing needs and also offers programs to assist first-time homebuyers even as the current market continues to be a challenging factor in providing

affordable housing and homeownership opportunities to low-and moderate-income families and individuals.

### *Public and Assisted Housing*

The Troy Housing Authority is the lead agency managing and administering public housing in the City of Troy. The Troy Housing Authority takes both a centralized and site-based approach to managing and operating the public housing properties within the City's inventory. The management approach was developed after a thorough analysis of all properties and operations and has resulted in a positive cash flow of two million dollars in 2008. The comprehensive list below demonstrates how the housing authority achieves its goals:

- Maintaining occupancy between 98% and 100% for all properties;
- Taking pro-active steps to help tenants improve their income and thereby increase their rental payments;
- Reducing tenant account receivables to between 0.5% and 3.8%;
- Reducing unit turnaround to approximately 20 days;
- Aggressively decreasing utility consumption;
- Completing all emergency work orders within 24 hours;
- Decreasing the number of arrests by Public Safety Officers by 50%; and
- Receiving an overall score of 9 out of 10 on the most recent Resident Assessment and Satisfaction Survey.

The Troy Housing Authority manages and operates 1,273 public housing apartments, 134 Section 8 apartments and 791 Tenant Based Section 8 Vouchers. The housing authority also administers 103 Shelter Plus Care Vouchers in conjunction with Joseph's House, Unity House, and Catholic Charities and 30 Section 8 Moderate Rehabilitation Vouchers in conjunction with the Troy YWCA. *Figure 3-5* below identifies public and assisted housing in the City of Troy.

The Troy Housing Authority has 923 applicants on the public housing waiting list, including 11 disabled and 135 applicants on the Kennedy Towers waiting list, apartments for seniors.

The housing authority manages ten public housing sites ranging in size from 24 units to 390 units. These developments were built between 1950 and 1983, typically in areas of the city that were undesirable for development due to their challenging location and/or terrain. This indicates that though the developments may need minor rehabilitation housing units are in good condition. Maintenance personnel are assigned to each site to assist in the care of the buildings and housing units. Refer to *Figure 3-2* for a list of public and assisted housing in the City of Troy.



*Figure 3-2*  
*Public and Assisted Housing*

DEVELOPMENT	UNITS	SERVICES
<i>Corliss Park Apartments</i> <i>Off Northern Drive</i> <i>Troy, New York 12182</i>	184 Family	Tenant Association Activities; Help With Homework Club; Summer Breakfast & Lunch Program; Lansingburgh Boys & Girls Club
<i>John P. Taylor Apartments</i> <i>Congress &amp; River Streets</i> <i>Troy, New York 12180</i>	278 Family	Tenant Association Activities; Help With Homework Club; Summer Breakfast & Lunch Program; On-site Laundry Facility
<i>Arnold E. Fallon Apartments</i> <i>Glen Avenue &amp; President Street</i> <i>Troy, New York 12180</i>	40 Family	Tenant Association Activities; Help With Homework Club; Summer Breakfast & Lunch Program; Weed & Seed Program Site; Connected Kids Site
<i>Catherine M. Sweeney Apartments</i> <i>Fourth &amp; Trenton Streets</i> <i>Troy, New York 12180</i>	24 Family	Participates in services at Phelan Court
<i>Margaret W. Phelan Apartments</i> <i>Thompson &amp; Hopkins Street</i> <i>Troy, New York 12180</i>	89 Family	Tenant Association Activities; Help With Homework Club; Summer Breakfast & Lunch Program
<i>Martin Luther King Apartments</i> <i>Eddy's Lane</i> <i>Troy, New York 12180</i>	124 Family	Tenant Association Activities; Help With Homework Club; Summer Breakfast & Lunch Program; Weed & Seed Program Site; Connected Kids Site
<i>Edward A. Kane Apartments</i> <i>5 115<sup>th</sup> Street</i> <i>Troy, New York 12182</i>	60 Senior	Tenant-Run Activities; Summer Field Trip; Computer Resource Room; On-site Laundry Facility, Library & Community Room; Exercise Equipment
<i>Grand Street Apartments</i> <i>Fifth Avenue and Grand Street</i> <i>Troy, New York 12180</i>	42 Family	REACT, Inc. Food Pantry; Furniture Program and Offices
<i>Conway Court Apartments</i> <i>12 Conway Court</i> <i>Troy, New York 12180</i>	41 Senior	Tenant-Run Activities; Summer Field Trip; On-site Laundry Facility & Community Room; Exercise Room
<i>Griswold Heights Apartments</i> <i>Madison &amp; Spring Avenues</i> <i>Troy, New York 12180</i>	390 Family	Tenant Association Activities; Help With Homework Club; Summer Breakfast & Lunch Program; On-site Laundry Facility
<i>John F. Kennedy Towers Apartments</i> <i>2100 Sixth Avenue</i> <i>Troy, New York 12180</i>	135 Senior	Tenant Association Activities; Resident Service Coordination via Eddy Home Care; Summer Field Trip; On-site Laundry Facility, Library & Community Room

Source: Troy Housing Authority

## Tenant-Based Housing (Section 8) Assistance

The Housing Choice Voucher Program (Section 8) is administered by the Troy Housing Authority along with public and assisted housing. The housing authority manages 134 project-based section 8 apartments located in a Low Income Housing Tax Credit development and 791 Tenant Based Section 8 vouchers. There are 561 applicants on the Section 8 waiting list despite the capacity the housing authority has to provide rental assistance, indicating a demand for the Section 8 program and units.

## Homeless Facilities

Coordination between several homeless service providers in Rensselaer County enables the City of Troy to continue efforts in addressing homelessness within the City. With the exception of one shelter, St. Paul's Center located in the City of Rensselaer, all homeless providers for Rensselaer County are located in the City of Troy. There are six primary agencies providing homeless housing through various programs. *Figure 3-3* identifies homeless facilities in the City of Troy. Special needs facilities can be found in the Housing and Homeless Needs Assessment.

*Figure 3-3*

*Homeless Facilities*

FACILITY	BEDS	POPULATION SERVED
<b>Emergency Shelter</b>		
<i>Joseph's House</i>	28	Singles and Families
<i>St. Paul's Center</i>	19	Women and Children
<i>Unity House Domestic Violence Shelter</i>	18	Women and Children (DV)
<i>Joseph's House – Inn from the Cold (seasonal)</i>	10	Single Men
<b>Transitional Housing</b>		
<i>Unity House –Transitional Apts.</i>	8	Families
<i>YWCA of Troy-Cohoes: Women in Transition</i>	23	Single Women and Women with Children
<b>Permanent Supportive Housing</b>		
<i>Unity House: Permanent Housing Program</i>	44	Singles and Families
<i>Unity House: OASAS Housing and Support</i>	38	Single Women and Women with Children (DV)
<i>Unity House: HOPWA Housing and Support</i>	41	Singles and Families (HIV)

<i>Unity House: Permanent Housing Program (DV)</i>	63	Single Women and Women with Children (DV)
<i>Catholic Charities: St. Peter's Residence</i>	35	Single Men and Women (Substance Abuse)
<i>Joseph's House: Inn at Ferry St.</i>	9	Single Men and Women (Chronic)
<i>Joseph's House: Lansing Inn</i>	26	Single Men and Women (Chronic)
<i>YWCA of Troy-Cohoes: Apartment Program</i>	25	Families
<i>YWCA of Troy-Cohoes</i>	76	Single Women
<i>YWCA of Troy Cohoes: Supported Housing Program</i>	8	Families
<i>Troy Housing Authority/Joseph's House: Shelter Plus Care</i>	8 (2-4 bed units)	Single Men and Women

Source: CARES, Inc. 2009 Housing Inventory Chart

\*Hotel/Motel beds not noted

### Barriers to Affordable Housing

The cost of housing, lack of incentives to develop or maintain affordable housing, or a jurisdiction's administrative or zoning policies can all pose a barrier to affordable housing. Barriers to affordable housing in the City of Troy identified through a previous Analysis of Impediments to Fair Housing Choice and through citizen participation include:

- High rental rates;
- Critical need for energy efficiency;
- Not preserving existing affordable units due to lack of maintenance or necessary rehabilitation;
- Lack of incentives to develop affordable housing; and
- Lack of/inadequate land that can be utilized to develop affordable housing.

# FIVE YEAR STRATEGIC PLAN

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## PURPOSE

The City of Troy's Strategic Plan will serve as a guide for addressing needs throughout the community for 2010-2014. Utilizing data gathered from the Housing and Homeless Needs Assessment, Housing Market Analysis, citizen participation process, and agency consultation the City has identified its priorities for allocating funds for the next five years. The Strategic Plan outlines goals and objectives for addressing need and indicates proposed accomplishments expected during the Consolidated Plan period.

## STRATEGIC PRINCIPLES

Using funds in a way that will benefit the greatest number of people to the greatest extent possible, but at the same time target low and moderate income residents is the overarching goal of the City's 2010-2014 Strategic Plan. The City will utilize its HOME and ESG programs to address housing and homeless needs. However, the City will largely utilize CDBG funds in its strategic approach to alleviate poverty through various community development activities focused on neighborhood revitalization. In order to achieve this goal the City proposes to commit its CDBG funds towards programs and projects that focus on fixed tangible assets in the form of physical and social infrastructure improvements. Neighborhood infrastructure development that incorporates social design into physical improvements will change the neighborhood landscape and significantly improve the social connectedness of its residents. Community initiative is vital to revitalizing the health of a neighborhood and to the provision of a suitable living environment and economic sustainability for residents.

Evaluating and revising previous strategies on how to address poverty at the neighborhood level is imperative to the success of a community. By reinvesting in targeted neighborhoods through infrastructure and quality of life improvements the City can provide the necessary public goods that all strong neighborhoods need. Physical features of the urban environment influence the way city residents live and work, and they have a direct impact on mobility and social interactions. It is the purpose of the 2010-2014 Strategic Plan to provide fixed tangible infrastructure improvements creating safe, healthy, and sustainable neighborhoods for Troy residents, places that can serve as they have in the past, as launching pads for upward mobility.

Historically it has been demonstrated that directly funding beneficiaries does not serve the greatest benefit as it often does not provide a connection between the beneficiaries and the community. Demographic data shows high levels of in-migration and out-migration of residents that are at or below 80% median income. Many times social and economic factors force the population most at risk to frequently relocate to other areas to secure housing or job opportunities. Notwithstanding this demographic trend, all Troy residents should have the same

opportunities in raising their families in safe stable neighborhoods, securing economic opportunity, and exchanging ideas in a socially connected community. The idea of providing direct benefits for a small number of lower income residents does not achieve the City's objective in creating change at a magnitude equal to the demission of the problem. It stands to reason that neighborhood transformation may depend less on putting into place a model of comprehensive public service activities than on developing the capacity of neighborhood residents and community development to define and affect responses to local needs on a sustained basis. This is not to suggest public service programs, daycare and after school programs are unimportant. It suggests, instead, that these changes alone will be insufficient to achieve the kind of transformation distressed neighborhoods and its residents need. Unless community development and neighborhood capacity is strong, programs of social services, public service, crime reduction, etc. will achieve only a fraction of their potential without strong neighborhoods.

Investing in neighborhoods is the priority and purpose of the five-year strategic plan of the Consolidated Plan. The City of Troy will commit its Community Development Grant Funds over the next five-years to specific target areas in the city in order to make the social and physical impact that is needed. The target area plan is predicated on the philosophy that the city needs to stabilize its most challenged neighborhoods as a means to create citywide cohesiveness among all its neighborhoods.

The city has identified two target areas for reinvestment for the next five-years. These target areas were identified through a community assessment process including, census and demographic data, community needs assessment, housing market analysis and community participation. The two target areas include the South Troy neighborhood (from Canal to the Menands Bridge) and the North Central neighborhood (from Hoosick Street to 103<sup>rd</sup> Street). According to 2000 census data, the two target areas represent the highest residential densities, highest concentration of low income residents, highest concentration of subsidized units, highest concentration of poverty, highest number of vacant building and surplus housing units, largest decline in assessed taxable property values and the largest outmigration of residents and family households. In addition to the census data, an extensive target area inventory as well as a housing market analysis report was conducted and is part of the consolidated plan. This report provides an assessment of the basic condition and facilities as well as identifies priority projects within the two target areas. The categories in the report include infrastructure, parks and green space, housing, and economic development. The housing market analysis identifies housing conditions, market values, vacancy rates and assessed property values.

All CDBG funded programs and activities within the five-year strategic plan as well as the annual action plan will be framed around specific needs within the designated target areas.

From a community development perspective, extreme-poverty neighborhoods, blighted areas, distressed communities, low-and moderate-income census tracts, and neighborhoods characterized by high levels of poverty are often host to a wide range of social and economic ills, including violence, drug abuse, inadequate schools, and little legal commercial activity.

The challenge for the community development approach is to respond to these changing patterns of neighborhood poverty and to continue to work to reverse the effects of decades of disinvestment in low-income and minority communities. Residing in a poverty stricken neighborhood magnifies the challenges low-income residents face and exacts high social and economic costs. Living in extremely poor neighborhoods creates significant barriers to finding and traveling to jobs in other parts of a metropolitan area. Children who live in extremely poor urban neighborhoods are more likely to drop out before receiving a high school degree and are at a greater risk of engaging in criminal behavior and drug use. Reported incidents of depression, asthma, diabetes, and heart disease are all greater in high poverty neighborhoods. The lack of competition and market information in high poverty neighborhoods results in low-income families paying more for basic needs and services, such as groceries, financial services, auto insurance, and home mortgages, resulting in extra costs not suitable for low-income families.

Revitalizing neighborhoods and reducing concentrated poverty by providing access to quality affordable housing, strong public schools, convenient and comprehensive transportation options, living-wage jobs, and even access to supermarkets and parks and public spaces will significantly impact the cycle that keeps low-income families from progressing economically. A true rebirth of distressed areas will only occur if we develop target areas to create neighborhoods of choice for individuals and families with a broad range of incomes and neighborhoods of connection that are fully linked to the city as a whole. Creating neighborhood change at the physical level will foster social capital and social cohesion that will inevitably reverse alienation and disconnectedness so prevalent in many neighborhoods today.

## PRIORITY NEEDS BASIS

In identifying priorities the City of Troy will use a ranking system to determine needs as low, medium, high, or no need. In ranking needs within the community the City of Troy will take into consideration information from the Needs Assessment, Housing Market Analysis, citizen participation process, and agency consultation. The City will assess the amount of funding available, the target areas within the city with the most need for assistance, and the type of activities that will best address those needs to determine geographical allocations.

The priority ranking system is as follows:

- **High Priority:** Activities determined as a critical need and will be funded during the Consolidated Plan period.
- **Medium Priority:** Activities determined to be a moderate need and may be funded during the Consolidated Plan period as funds are available.
- **Low Priority:** Activities determined as a minimal need and are not expected to be funded during the Consolidated Plan period.

- **No Need:** Activities determined as not needed or are being addressed in a manner outside of the Consolidated Plan programs. Funding will not be provided for these activities during the Consolidated Plan period.

## AVAILABILITY OF RESOURCES

The City of Troy's Consolidated Plan includes the use of Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Shelter Grant (ESG) funds. Strategic Plan activities will be funded through these resources and the City encourages leveraging other funding sources when available and appropriate. Based upon previous allocations, estimated available funding for the 2010-2014 period is \$10.6 million in CDBG funds, \$3.5 million in HOME funds, and \$455,000 in ESG funds.

## STRATEGIC PLAN

The following strategies demonstrate the City's goals for the next five-years for housing, homeless, and non-housing community development needs. Each strategy will identify proposed activities, objectives, outcome categories, and the funding source for each activity proposed. HUD required tables showing accomplishments for each category can be found in *Appendix A* of the Consolidated Plan.

### HOUSING STRATEGY

Evaluation of data gathered in the Housing Needs Assessment and Housing Market Analysis (section III) established various housing concerns throughout the City of Troy including the lack of affordable housing, overcrowding, lack of homeownership opportunities, and the abundance of inhabitable vacant units. Troy's housing strategy will establish overall housing goals as a guideline for prioritizing programs and activities funded to address housing needs.

#### Housing Goals

- Sustaining existing housing stock through rehabilitation and necessary improvements;
- Increasing the number of new affordable housing units;
- Increase homeownership opportunities;
- Rehabilitate/remove inhabitable vacant units;
- Alleviate overcrowding specifically in multi-family housing units.
- Strengthen institutional structure among public and private housing agencies;
- Enhance interagency and departmental coordination making program process more efficient.

#### Housing Programs

The City of Troy will fund various programs and activities through its CDBG and HOME programs to address housing needs and support homeownership opportunities, affordable housing, code

compliance, elimination of lead-based paint hazards, and rehabilitation of existing housing stock. The following programs will be funded during the 2010-2014 Consolidated Plan period:

#### **Homebuyer's Incentive Program (HIP)**

The Homebuyers Incentive Program continues to support homeownership by offering deferred payment loans to low income persons providing them with an opportunity to purchase one or two family homes. The property must remain affordable for a ten year period and the homebuyer must complete a Home Buyers' certification educational program.

Objective: Decent Housing

Outcome: Affordability for the purpose of providing decent affordable housing

Output: Direct financial assistance to homebuyers

Funding: HOME

#### **Housing and Energy Improvement Program**

The Housing and Energy Improvement program supports the preservation of Troy's existing housing stock by offering funds to assist in eliminating housing deficiencies and offering technical assistance to very low, low, and moderate income homeowners' of one and two unit households.

Objective: Decent Housing

Outcome: Affordability for the purpose of providing decent affordable housing

Output: Improved housing units

Funding: CDBG

#### **Troy Homes**

The Troy Homes program will provide affordable housing and assist in reducing the density of housing in the City of Troy. For the first phase of the program, the City will provide grant funding to Habitat for Humanity to develop affordable single-family housing. The second phase of the programs consists of the City partnering with the Troy Housing Development Corporation (THDC) to rehabilitate multi-family housing into affordable single-family units.

Objective: Decent Housing

Outcome: Affordability for the purpose of providing decent affordable housing

Output: New affordable housing units constructed

Funding: HOME



## HOME CHDO Set-Aside Project Funds

The City of Troy will partner with local certified CHDO agencies to conduct scattered site housing rehabilitation or new infill residential construction projects. This program will assist in maintaining the City's current housing stock and bring homes up to code eliminating potential health hazards and expanding affordable housing opportunities.

Objective: Decent Housing

Outcome: Affordability for the purpose of providing decent affordable housing

Output: Homes rehabilitated

Funding: HOME CHDO

## Homeless Strategy

As part of the Troy/Rensselaer County Continuum of Care (CoC) the City of Troy coordinates with various agencies in addressing homeless needs. The Corporation for AIDS Research, Education, and Services (CARES, Inc.) acts as a coordinating entity for homeless services throughout Rensselaer County and the majority of homeless service providers are located within the City of Troy. Many factors can result in families and individuals becoming homeless or being at risk of losing their housing including the loss of a job, eviction, special needs (addiction, mental health, HIV), rent increases, or domestic violence. The City's homeless strategy for the Consolidated Plan period includes continuing to participate in the CoC planning process to meet homeless needs within Troy and will utilize Emergency Shelter Grant (ESG) funds to assist providers with homeless programs when possible.

## Homeless Program Goals

The County's Ten Year Plan to End Homelessness identifies four priority goals in its strategy to preventing homelessness including:

- Prevention – increase resources directed towards prevention efforts;
- Housing – expand the availability of appropriate and affordable housing;
- Support Services – strengthen community supports for formerly homeless individuals and families to ensure housing stability; and
- Community Engagement – increase the investment and involvement of community members in ending homelessness.

## Homeless Programs

The Troy/Rensselaer County CoC coordinates the delivery of housing and supportive services for homeless individuals and families in Rensselaer County. The City of Troy will continue to participate in the CoC and also coordinate with administrative agencies such as CARES, Inc. in addressing homeless needs. Homeless housing in Troy includes three emergency shelters and

one seasonal emergency shelter, two agencies offering transitional housing, and five agencies offering permanent supportive housing, as well as a number of agencies providing supportive services.

### **Homeless Assistance and Prevention**

Service providers located in the City of Troy provide supportive services including food and clothing, hygiene supplies, referrals, daytime shelter, case management, legal services, an emergency food pantry, crafting classes, and a vocational computer training program. Homeless services are offered to singles, families, women and children, and single men. Services are also offered to homeless individuals suffering from substance abuse, HIV/AIDS, and domestic violence victims. The City will use ESG funds to assist in preventing homelessness and Rensselaer County along with the City of Troy have received additional funding through the federal stimulus bill which will be used as a resource to address homeless family issues.

Objective:      Suitable Living Environment

Outcome:      Accessibility for the purpose of creating a suitable living environment

Output:      Persons assisted

Funding:      ESG

### **Homeless Prevention and Rapid Re-Housing (HPRP) Program**

Joseph's House and Unity House of Troy will provide assistance through HPRP funding to households that have been identified as at-risk and who otherwise without such assistance would experience homelessness. HPRP is intended to rapidly re-house individuals and families who are homeless. HPRP resources will be targeted to serve households that demonstrate housing crisis and are at imminent risk of losing their permanent housing. HPRP assists homeless households move into stable housing through financial assistance, housing relocation and stabilization services, and supportive services.

Objective:      Suitable Living Environment

Outcome:      Accessibility for the purpose of creating a suitable living environment

Output:      Persons assisted

Funding:      HPRP

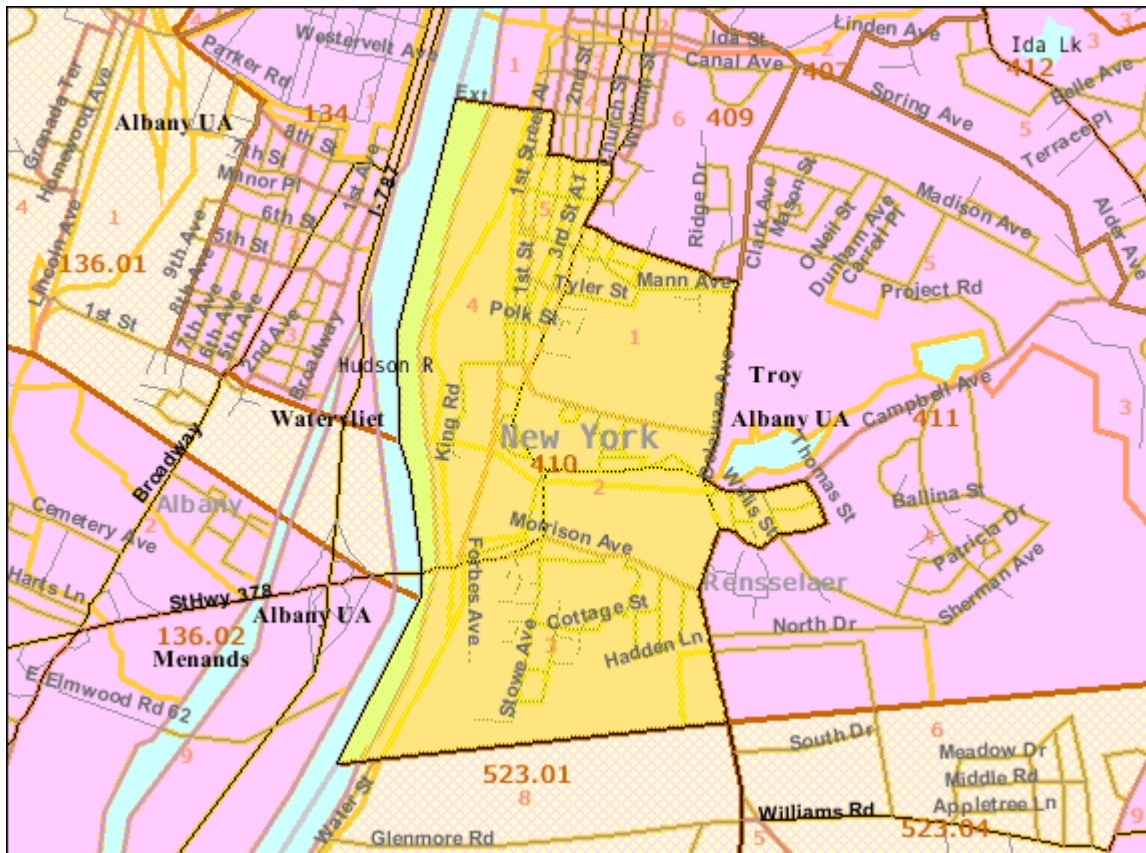
## Community Development Strategy

Neighborhood livability is vital to sustaining a community environment. The City of Troy's community development strategy for the Consolidated Plan period will focus on revitalization and stabilization efforts of the South Troy and North Central target areas. As demonstrated below, these target areas have been identified as containing the largest populations of poverty and having the most critical need.

### Target Area Needs Assessment

#### South Troy

##### Census Tract 410 (Adams Street to City line)



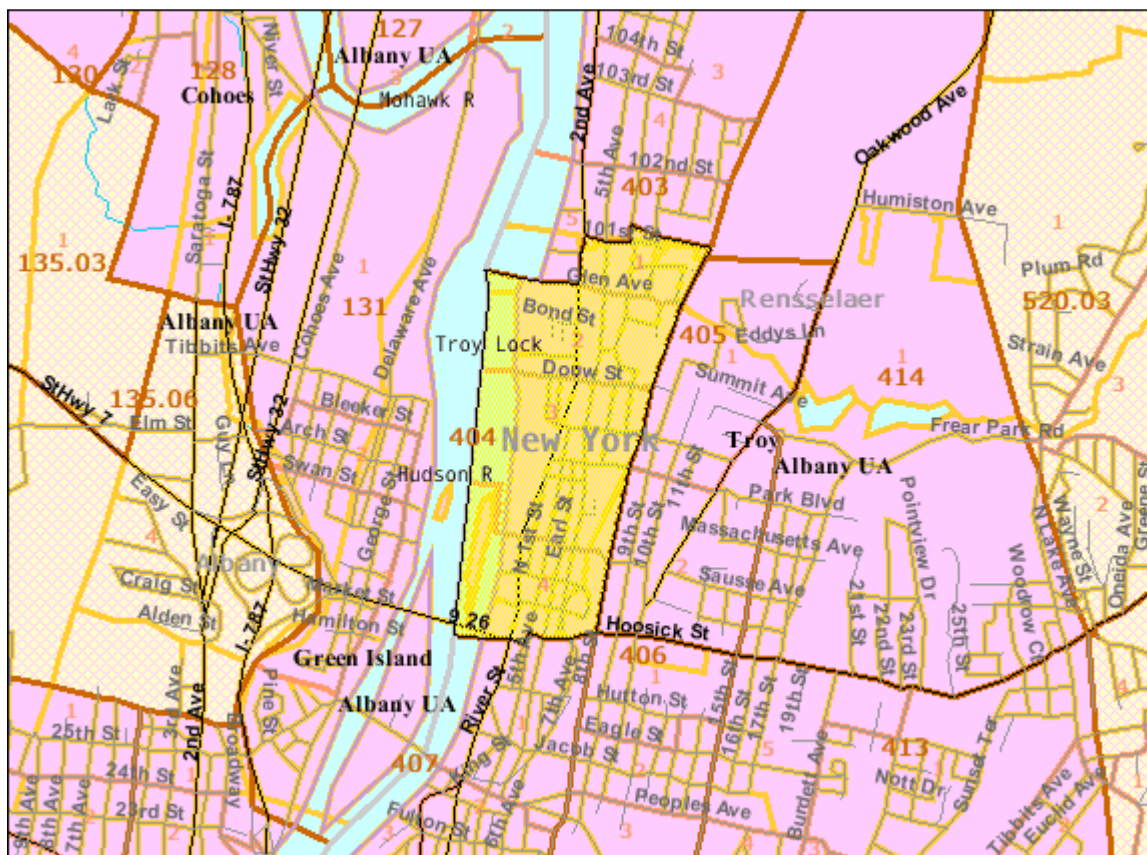
#### Demographics:

- Census Tract 410 - 64.5%
- Census Tract 409 – 62%
- 750 below poverty or 22%.
- 584 owner-occupied units.

- 1,050 renter-occupied units.
- 260 vacant units or 15% vacancy rate.
- Vacant buildings:
  - 93 residential.
  - 10 commercial.

#### *North Central*

#### **Census Tract 404 (Hoosick Street to 103<sup>rd</sup> Street)**



#### **Demographics:**

- Census Tract 404 – 77.4% LMI.
- Census Tract 403 – 53.2% LMI.
- 680 below poverty or 30%.
- 291 owner-occupied units.
- 559 renter- occupied units.

- 400 vacant units or 30% vacancy rate.
- Vacant buildings:
  - 165 residential.
  - 19 commercial.

Utilizing the information above, the City identified the following community revitalization goals that will assist in prioritizing funding needs.

### Community Development Goals

- Improve and stabilize city neighborhoods specifically in identified target areas;
- Enhance and encourage resident involvement; and
- Promote safe neighborhoods.

### Community Development Programs

The City of Troy will be undertaking a variety of community development activities during the Consolidated Plan period including revitalization and stabilization efforts to address community needs. The City will focus on the two priority target areas identified above which have demonstrated the most critical community development needs.

Community Development activities to be funded include sidewalk replacements, trash receptacles, lighting improvements, tree planting, street improvements, handicapped curb cuts at intersections, street planters, banners, and neighborhood pocket park improvements, and vacant building demolition.

### Code Enforcement

The City will assist in maintaining neighborhood stability through general code enforcement. Code officers work with police and the Department of Public Works to conduct interior/exterior inspections and support civil enforcement actions in low-and moderate-income neighborhoods.

Objective:       Suitable Living Environment

Outcome:        Accessibility for the purpose of creating suitable living environments

Output:           Owner-occupied housing units improved

Funding:         CDBG

### Neighborhood Improvement through Code Enforcement Program (NICE)

The NICE program assists in bringing city households into compliance with city regulations through targeted unit inspections and code enforcement helps to eliminate hazardous conditions providing a suitable living environment.

Objective: Suitable Living Environment

Outcome: Accessibility for the purpose of creating suitable living environments

Output: Owner-occupied housing units improved

Funding: CDBG

### **Infrastructure Improvements**

Infrastructure improvements are a high priority for Troy specifically within the target areas of South Troy and North Central Troy. The city expects to fund activities including street lighting, curbs, sidewalks improvements, trash receptacles, tree planting, handicapped curb cut outs, park and recreational improvements, and vacant building stabilization and demolition.

Objective: Suitable Living Environment

Outcome: Accessibility for the purpose of creating suitable living environments

Output: Persons assisted with access to infrastructure benefit

Funding: CDBG

### **Demolition of Vacant Buildings**

The City will eliminate slum and blight throughout the community and provide opportunities to construct new affordable housing or recreational parks by conducting emergency demolitions of vacant deteriorated buildings. The City will utilize a housing rehabilitation specialist to survey and inspect properties citywide and determine potential demolition sites.

Objective: Suitable Living Environment

Outcome: Accessibility for the purpose of creating suitable living environments

Output: Buildings demolished

Funding: CDBG

### ***Public Service Strategy***

The City is taking the best approach to revitalizing target areas to provide a suitable living environment and focusing on expanding economic opportunities. These needs are best met through housing and community development activities such as homeownership programs and infrastructure improvements. Historically, it has been demonstrated that directly funding public service activities does not serve the greatest benefit as it often does not provide a connection between beneficiaries and the community. However, the City of Troy recognizes that education and employment is critical in reversing the trends of poverty and will support public service agencies providing daycare, after school programs, and educational opportunities for low-income working families that live and work in the City of Troy. The City is also confident that

through its community revitalization efforts, low-income residents will receive the greatest benefit. The City offers many public service programs funded through local resources that will directly benefit low-income residents and provide the services needed.

#### **After School Program**

#### **Daycare Program**

#### **Career Training**

### *Economic Development Strategy*

Increasing economic opportunity is a key component to ensuring the viability of the City of Troy. The City is dedicated to sustaining existing businesses while encouraging new business opportunities that promote job creation. Employment is fundamental to providing financial independence for families and individuals and in providing a stable economic environment for the City.

#### *Economic Development Goals*

- Promote the development of new businesses and the expansion of existing businesses.
- Provide economic opportunities for low –and moderate-income families through job training and adult education courses.

#### *Economic Development Programs*

The City of Troy will promote economic development by focusing on commercial façade improvements and micro-enterprise efforts.

#### **50/50 Matching Grant Program**

The City will provide financial assistance to business owners for the purposes of stabilizing buildings, improving building exteriors, bringing primary and secondary entrances up to code, and site improvements to achieve exterior and interior code compliance. Handicapped accessibility to commercial buildings will be the priority of this program.

Objective: Sustainability of Economic Opportunity

Outcome: Buildings stabilized or improved for the purpose of sustaining economic opportunity

Output: Business owners assisted

Funding: CDBG

#### **Pilot Micro-Enterprise Program**



The City will encourage new business start-ups that will create employment opportunities through the micro-enterprise program by providing financial assistance in the form of low interest loans to eligible participants. Funding will be used to assist with start-up costs, façade improvements, job training, and financial counseling.

Objective: Sustainability of Economic Opportunity

Outcome: Job creation and increased annual income as a result of job training

Output: Businesses assisted

Funding: CDBG

### *Planning and Administration Strategy*

Oversight and administration of the City's Housing and Community Development programs is essential to successfully and efficiently identifying and addressing community needs.

#### *Planning and Administration Goals*

- Provide sufficient oversight of the CDBG, HOME, and ESG programs and implement planning efforts most beneficial to community needs, specifically the needs of low- and moderate-income persons.
- Conduct oversight or sub-recipients to ensure compliance with program regulations.

#### *Planning and Administration Programs*

The City's Housing Department will provide sufficient oversight for all federal grant programs including the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Shelter Grant (ESG) programs.

#### **CDBG, HOME, and ESG Planning and Administration**

The City of Troy will undertake all activities involved in the administration of its housing and community development programs including preparation of all required housing policy documents such as the Consolidated Plan, Annual Action Plan, and Consolidated Annual Performance Report (CAPER). The City will also maintain the Integrated Disbursement Information System (IDIS) to ensure compliance with HUD regulations.

Objective: Provide CDBG, HOME, and ESG planning and administrative services

Funding: CDBG, HOME, ESG

### *Obstacles to Meeting Underserved Needs*

There are various elements that produce obstacles to meeting need within the community. Addressing all housing, homeless, and community developments needs is a difficult task due to lack of funding. The City utilizes all possible resources and continues to seek leveraging sources



to meet as many underserved needs as possible. The current housing market and economic environment also serve as barriers to meeting needs. Unemployment rates have increased adding to the number of families and individuals needing access to services and many times the capacity to fund and implement existing or additional programs is limited. Also, the scarcity of land that can be utilized to construct affordable housing becomes a barrier in meeting housing needs.

### *Reducing Barriers to Affordable Housing*

Various elements can create barriers to affordable housing including negative effects of public policy as well as national, regional, and local housing market conditions. The City of Troy has established sufficient public policy regarding affordable housing however, the City will continue to re-evaluate policies to ensure they do not interfere with affordable housing efforts. The City will also update their Analysis of Impediments to Fair Housing Choice which will include a complete evaluation and analysis of administrative policies and zoning codes. The more dominant factors contributing to affordable housing barriers within the City include:

- Low household income;
- High rental rates;
- Critical need for energy efficiency;
- Not preserving existing affordable units due to lack of maintenance or necessary rehabilitation;
- Lack of incentives to develop affordable housing; and
- Lack of/inadequate land that can be utilized to develop affordable housing.

To assist in reducing barriers to affordable housing, the City will implement various programs targeted towards low-and moderate-income households. The City will create homeownership opportunities, develop new single-family homes, bring homes up to code through rehabilitation efforts, and reduce lead-paint hazards. These programs also assist in eliminating barriers to affordable housing by providing economic opportunities and minimizing overall household expenses.

### *Lead-Based Paint Reduction Strategy*

The majority of Troy's housing stock was built prior to 1940 increasing the possibility of lead related health hazards. The City of Troy is committed to reducing lead-based paint risks and has contracted with ATC Associates, Inc. in previous years to perform extensive lead paint inspections, risk assessments, and clearance reports for the City's rehabilitation and down-payment assistance programs. The City implements several housing rehabilitation programs and will continue to operate those programs within the HUD Lead-Safe Housing regulations. Rehabilitation programs offered through the City assist in reducing lead hazard by focusing on code compliance. The City will also ensure that educational workshops are offered, staff is appropriately trained in lead-based paint, pamphlets are distributed, inspections and assessments are conducted when required, and that contractors trained in lead safe practices

are used. The City will also continue to coordinate with the Rensselaer County Health Department when appropriate by providing referrals to the department which provides an abundance of information and resources regarding lead-based paint hazards.

### *Anti-Poverty Strategy*

The City of Troy is committed to eliminating the effects of poverty among its residents for those who fall on hard times, those who through no fault of their own find it difficult to care for themselves, and those especially at risk; single mothers, children, disabled, low income and the elderly. City officials recognize that it may not be possible to end poverty all together, but is dedicated none the less to better understanding its causes and finding a way to reverse the cycle of privation. Moreover, the limited funding available is eclipsed by the need for affordable housing, daycare, job training, life skills, health care, nutrition, education, stable neighborhoods, and access to basic services. Even more, what is discouraging is that poverty rates have remained stagnant or in many instances have increased at all levels of poverty, suggesting that programs aimed at the low-income populations have failed to substantially reduce income inadequacy. What this suggests is that the city needs to look at more effective ways to diminish the effects of poverty. Programs and projects that have a broader impact on beneficiaries and their environment as a whole will be the City's anti-poverty strategy. Programs and projects that connect beneficiaries to their neighborhood and community through targeted physical neighborhood infrastructure improvements will have a greater impact on upward mobility than direct benefit programs. The City will also aim to eliminate effects of unstable neighborhoods where isolation among its residents exist. A great deal of research indicates that various forms of social isolation have damaging effects on health and social development. Projects and programs that create and promote social connectedness will allow residents, families, and children to interact within public spaces, recreational areas, and among other homeowners. These programs will help to build self-esteem, self-control, confidence, good decision making, and general social well-being among residents in targeted neighborhoods. These outcomes will help to eliminate poverty at a higher level by allowing low income people better opportunities in education and jobs.

It is poverty that is the focal point of the five-year strategic plan of the consolidated plan. The goals, objectives, projects, and programs of the plan are framed around the premise of reducing the impacts of poverty. The City of Troy recognizes that the best strategy in the fight against poverty is education and life sustaining jobs. However, the limits to which change can occur in these areas are constrained to some degree by larger forces beyond the City's control. None the less, the City does have the power to influence change at a more localized level of factors attributed to poverty. Improvement to the physical environment through neighborhood reinvestment and social capital investment the City can leverage change that will affect opportunities indirectly for the greater need in education and job creation and commercial development.

The City of Troy will continue to carry out goals and objectives established within the Consolidated Plan to assist in reducing poverty. The overarching goal of the plan to benefit the

greatest number of people to the greatest extent possible will resonate throughout the anti-poverty strategy. The City of Troy will implement various programs and projects that have been identified as the most beneficial to its residents and to assisting families in need. In order to do this the city will take the most basic approach in target areas, focusing on improvements to the physical and social form of the environment. A comprehensive plan of infrastructure improvements and social design will include sidewalk replacement, street paving, public safety improvements, streetscape improvements, vacant building demolition, park and public space improvements, homebuyer incentive programs, and neighborhood resident awareness outreach initiatives. These improvements will provide the basic public goods that neighborhoods and its residents need in order to increase their opportunity for upward mobility, access to public services, transportation, job and social connectedness.

The City will use its neighborhood infrastructure improvements to complement public service partners and their programs that focus on providing low-income families and individuals with the tools necessary to become self-sufficient and avoid poverty. The City's plan to reinvest and create stable neighborhoods will aid public service programs and their beneficiaries to better reach their full potential. The City will utilize its CDBG funds to offer safe, stable and socially connected neighborhoods as a way to assist children and help them thrive in their education. Providing the support necessary for successfully graduating increases future opportunities for employment and will enable them to provide for their families. The City coordinates with the Rensselaer County Department of Social Services to provide food, housing, and poverty assistance to low-income households or individuals and also offers daycare and afterschool programs to assist with childcare costs. This allows parents to pursue job training, attend adult education courses, or seek employment opportunities. Housing rehabilitation programs offered through the City to assist in maintaining affordable housing and reduce household costs are operated in conjunction with infrastructure projects, economic development projects, and homeless prevention programs as well. Coordinating these programs and offering assistance in various manners aids in reducing poverty throughout the City. The City also encourages subsidized housing providers to move from "housing only practices" and incorporate facilities, programs, and services that promote tenant transition to self-sufficiency. The City will also continue to work with various federal, state, and local agencies to leverage funding sources for the development of economic opportunities.

### *Institutional Structure and Coordination*

The City of Troy's Housing and Community Development Departments serves as the lead entity in carrying out the Consolidated Plan along with various public, private, and non-profit agencies. The City has developed sufficient capabilities for implementing and administering programs in house strengthening coordination between all agencies. Collaboration between local, county, and state agencies is important in successfully carrying out the goals and objectives identified in the Consolidated Plan and addressing community needs. The City also works closely with the Mayor, Deputy Mayor, and City Council to assure coordination with those departments in implementing programs. The City has made a great effort to increase outreach to public and

private entities by continuing to communicate the City's strategic goals. The key agencies involved in carrying out the Consolidated Plan are described below.

### Public Sector

The City's Housing and Community Development Department has evolved into a key housing agency in and it is essential that the City foster and maintain partnerships with other public agencies for the successful delivery of its housing and community development programs. The City will coordinate with the following public service agencies when carrying out its Consolidated Plan.

- Department of Planning and Community Development;
- Department of Economic Development;
- Department of Public Works;
- Bureau of Code Enforcement and Engineering;
- Rensselaer County Department of Social Services; and
- Rensselaer County Department of Health.

### Non-Profit Agencies

As sub-recipients often administering and implementing programs funded through the City, non-profit organizations play a key role in delivering services to the public and providing programs essential to the community such as homeless services, youth programs, domestic violence assistance, and special needs services. The City of Troy will continue to work with non-profit agencies in carrying out Consolidated Plan strategies. The following are key non-profit organizations partnering with the City to provide services.

- Joseph's House;
- CARES;
- YWCA;
- Unity House;
- Habitat for Humanity;
- Troy Housing Development Corporation (THDC);
- Troy Redevelopment and Improvement Program (TRIP);
- Community Economic Opportunities (CEO); and
- Hispanic Youth Outreach

### Private Sector and Other

Private entities can effectively support the delivery of programs and services by offering additional resources that can be leveraged to supplement existing services or fill in gaps. The City of Troy will continue to seek additional funding sources for neighborhood livability and housing investment in Troy. The City will partner with lenders, affordable housing developers, and business and economic development organizations when possible.

The City will also continue to participate in the Rensselaer County Homeless Services Collaborative and entities that can assist in providing economic opportunities such as Hudson Valley Community College, Rensselaer County, local unions, the Capital Region Workforce Investment Board, the Troy IDA, and the Troy LDC.

### *Troy Housing Authority*

The City works very closely with the Troy Housing Authority in providing services for low-income public housing and Section 8 clients and to enhance planning for services. The City coordinates with the housing authority on evaluation of proposed and existing projects and for the implementation of the Public Housing Strategy included in the Consolidated Plan. The City and the housing authority collaborate when identifying five-year goals and priorities and in making sure that services are delivered successfully.

### *Gaps in the Delivery System*

Through efforts to assure capable staffing, organization, and agency coordination the City of Troy has been successful in developing a system that assures programs are implemented, administered, and delivered in a functional and efficient manner. Though there are no identifiable gaps the City is always prepared for possible and common gaps that may surface such as:

- Lack of informational outreach to the public; and
- Lack of knowledge of available resources.

The City strives to eliminate these gaps through the citizen participation process and by providing information and referrals to the public regarding its programs and services.

### *Public Housing Resident Initiatives*

Working with the Troy Housing Authority, the City of Troy has developed a Community Housing Development Organization (CHDO) to encourage residents to become more involved and offer homeownership opportunities to Troy Housing Authority residents and low-income city residents. The responsibility of the CHDO will be to rehabilitate existing units or demolish and construct new housing units for residents that have completed the Troy Housing Authority's self-sufficiency program or that are enrolled in the Homebuyer's Incentive Program. The City, along with the housing authority, will continue to develop and evaluate the relationship with ADDI, Super NOFA, and other HUD funding sources to successfully carry out strategic plan goals and ensure all resources are being utilized in providing homeownership opportunities to public housing residents.

### *Monitoring Strategy*

The City conducts all monitoring in accordance with HUD regulations for the CDBG, HOME, and ESG programs. The City monitors a minimum of one-third of the projects funded each year. Guidelines have been developed for evaluating which projects will be monitored using criteria

such as whether it is a newly funded project, projects that have continuously received funding but have not been monitored in the past three years, projects that have undergone restructuring or administratively there have been personnel changes, projects that have previously garnered significant findings, and projects receiving a large amount of funding.

The City conducts desk monitoring when reviewing documentation submitted from the sub-recipient such as applications for funding and quarterly reports. On-site monitoring is also conducted. In preparation for the on-site visit the City reviews file documentation kept by the Department of Housing and Community Development for each project. This includes an overview of the statement of work, budget, recent vendor claims, quarterly reports, and previous CAPERs. The City will coordinate with appropriate staff within the department that oversees the administration of the project to gather all relevant data. The on-site monitoring is a comprehensive review of the project and the City will observe the project in action if possible, results of the completed project, and all required documentation that should be kept by the sub-recipient in accordance with HUD regulations. The City is sure to ask all relevant questions regarding the project and the sub-recipients performance to ensure compliance with the Consolidated Plan and federal requirements. The City will provide a monitoring letter to the sub-recipient stating any findings, concerns, or recommendations that need to be resolved.

## FAIR HOUSING

Fair Housing is crucial to ensuring that persons of like income levels have equal access to housing. HUD requires that jurisdictions receiving federal funds commit to affirmatively furthering fair housing. A key part of achieving this goal is the preparation of an Analysis of Impediments to Fair Housing Choice. The City updated its Analysis of Impediments in June 2010.

The City gathered all pertinent data for the preparation of the AI including collecting demographic data, performing a comprehensive review of public sector laws, regulations, ordinances, and policies, and reviewing private sector lending policies and practices, fair housing enforcement, informational programs, and visitability in Troy. The Analysis also included an assessment of local fair housing programs and activities. The City consulted with various fair housing organizations and also conducted a fair housing survey which provided valuable input for the preparation of the plan. Review and assessment of the data presented in this analysis along with input received for various organizations and the public identified the following impediments to fair housing in Troy:

- High income levels and fees requested to rent apartments limits choices for persons on fixed incomes;
- Limited financial assistance for the elderly/low-income/disabled;
- Lack of accessible housing and accessibility barriers are impeding fair housing opportunities for persons with disabilities;

- Lack of affordable owner-occupied housing;
- Inadequate supply of Section 8 housing units;
- Discriminatory or unethical practices by landlords;
- Lack of available vacant land in Troy to build affordable housing;
- Lack of education regarding fair housing laws;

#### **Section 504**

The Analysis of Impediments also included a comprehensive review of the City's programs and accessibility. The Office Fair Housing and Equal Opportunity, under the Division of Housing and Community Renewal, provides information to advance the cause of equal rights for persons with disabilities and their families including a link to HUD's accessibility guidelines, access to the Fair Housing Act, and Section 504 information. These informational pieces provide educational information on accessibility requirements and how to include accessibility standards into the planning and design process.

The Independent Living Center, located in Troy, provides various services to persons with disabilities including advocacy, peer counseling, benefits advisement, information and referral, housing information, consultation on architectural barriers, transportation, living skills, employment services, and personal assistance services.

Chapter 141 Article II establishes minimum property standards for grant programs and encourages property owners to provide facilities to enhance the accessibility and use of premises by handicapped persons. Such facilities include but are not limited to ramps, adequate door widths, railings, etc.

For persons with disabilities, accessibility means more than just an accessible entrance to a structure. Accessibility encompasses interiors and exteriors of buildings as well as accessible routes, streets, and sidewalks. Chapter 251 of the City's code prohibits the obstruction of streets and sidewalks. This ordinance helps to assist persons with disabilities. Chapter 251 also requires that sidewalks are kept in good repair.

The City of Troy is conducting several housing programs and projects which address some of the various fair housing impediments identified in the analysis. In addition, there are local housing agencies providing an array of fair housing, first-time homebuyer assistance, and eviction prevention services, all of which enable protected groups to obtain, maintain, and finance decent and affordable housing in the City of Troy.

## MINORITY AND WOMEN OWNED BUSINESSES (MBE/WBE)/SECTION 3

The City's procurement and employment process is established to promote MBE/WBE contracting opportunities and Section 3 training, employment and contracting opportunities to low income City residents with respect to HUD funds to the maximum extent possible. The City is sure to provide fair and open competition with its contracting opportunities and outreach to minority and women owned businesses.

In 2009, through a competitive Request for Proposal (RFP) process, the City entered into a contract with a small woman-owned business for the purpose of completing the 2010-2014 Consolidated Plan and 2010 Annual Action Plan.



# TABLE 1A

## HOMELESS AND SPECIAL NEEDS POPULATIONS

### Continuum of Care: Troy/Rensselaer County CoC Housing Gap Analysis Chart

		Current Inventory	Under Development	Unmet Need/ Gap
<b>Individuals</b>				
<b>Example</b>	<b>Emergency Shelter</b>	<b>100</b>	<b>40</b>	<b>26</b>
<b>Beds</b>	Emergency Shelter	23	0	15
	Transitional Housing	5	0	34
	Permanent Supportive Housing	172	22	172
	<b>Total</b>	<b>200</b>	<b>22</b>	<b>221</b>
<b>Persons in Families With Children</b>				
<b>Beds</b>	Emergency Shelter	42	0	90
	Transitional Housing	26	0	26
	Permanent Supportive Housing	286	0	100
	<b>Total</b>	<b>354</b>	<b>0</b>	<b>216</b>

\*2008 HUD CoC Housing Inventory Report

### Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households):	72	10	0	82
1. Number of Persons in Families with Children	199	24	0	223
2. Number of Single Individuals and Persons in Households without children	33	4	38	75
(Add Lines Numbered 1 & 2 Total Persons)	232	28	38	298
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless	13		14	27
b. Seriously Mentally Ill	22			
c. Chronic Substance Abuse	17			
d. Veterans	2			
e. Persons with HIV/AIDS	1			
f. Victims of Domestic Violence	17			
g. Unaccompanied Youth (Under 18)	1			

# TABLE 1B

## SPECIAL NEEDS (NON-HOMELESS) POPULATIONS

\*Dollars to address unmet need is based on a five year period. Unmet need will be addressed through various community development activities including housing services, infrastructure improvements, and public services.

<b>SPECIAL NEEDS SUBPOPULATIONS</b>	<b>Priority Need Level High, Medium, Low, No Such Need</b>	<b>Unmet Need</b>	<b>Dollars to Address Unmet Need</b>	<b>Multi-Year Goals</b>	<b>Annual Goals</b>
Elderly	Low	0	0	0	0
Frail Elderly	Low	0	0	0	0
Severe Mental Illness	Low	0	0	0	0
Developmentally Disabled	Low	0	0	0	0
Physically Disabled	<b>High</b>	11,800 persons	\$7,875,000	11,800 persons assisted	2,360 persons assisted
Persons w/ Alcohol/Other Drug Addictions	Low	0	0	0	0
Persons w/HIV/AIDS	Low	0	0	0	0
Victims of Domestic Violence	<b>High</b>	209 persons	\$198,620	1,045 persons assisted	209 persons assisted
<b>TOTAL</b>	-	12,009	\$8,073,620	12,845	2,569

**TABLE 2A**

**PRIORITY HOUSING NEEDS**

PRIORITY HOUSING NEEDS (households)		Priority		Unmet Need
Renter	Small Related	0-30%	Low	
		31-50%	Low	
		51-80%	Low	
	Large Related	0-30%	Low	
		31-50%	Low	
		51-80%	Low	
	Elderly	0-30%	Low	
		31-50%	Low	
		51-80%	Low	
	All Other	0-30%	Low	
		31-50%	Low	
		51-80%	Low	
Owner	Small Related	0-30%	Low	
		31-50%	High	100 Units
		51-80%	High	35 Homebuyers
	Large Related	0-30%	Low	
		31-50%	Low	
		51-80%	Low	
	Elderly	0-30%	Low	
		31-50%	Low	
		51-80%	Low	
	All Other	0-30%	Low	
		31-50%	Low	
		51-80%	Low	
Non-Homeless Special Needs	Elderly	0-80%	Low	
	Frail Elderly	0-80%	Low	
	Severe Mental Illness	0-80%	Low	
	Physical Disability	0-80%	High	11,800 persons
	Developmental Disability	0-80%	Low	
	Alcohol/Drug Abuse	0-80%	Low	
	HIV/AIDS	0-80%	Low	
	Victims of Domestic Violence	0-80%	High	1,045 persons

\* Unmet need is based on a five year period.

## TABLE 2A CONTINUATION

### INVESTMENT PLAN GOALS

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
<b>Renters</b>						
0 - 30 of MFI						
31 - 50% of MFI						
51 - 80% of MFI						
<b>Owners</b>						
0 - 30 of MFI						
31 - 50 of MFI	100	20	20	20	20	20
51 - 80% of MFI	35	7	7	7	7	7
<b>Homeless*</b>						
Individuals	270	54	54	54	54	54
Families	25	5	5	5	5	5
<b>Non-Homeless Special Needs</b>						
Elderly						
Frail Elderly						
Severe Mental Illness						
Physical Disability	11,800	2,360	2,360	2,360	2,360	2,360
Developmental Disability						
Alcohol/Drug Abuse						
HIV/AIDS						
Victims of Domestic Violence	1,045	209	209	209	209	209
<b>Total</b>						
<b>Total Section 215</b>						
215 Renter						
215 Owner						

\* Homeless individuals and families assisted with transitional and permanent housing

TABLE 2B

## PRIORITY COMMUNITY DEVELOPMENT NEEDS

Priority Need	Priority Need Level	Unmet Priority Need	Dollars to Address Need	5 Yr Goal Plan/Act	Annual Goal Plan/Act	Percent Goal Completed
Acquisition of Real Property	Low					
Disposition	Low					
Clearance and Demolition	High	75	\$500,000	75	15	0%
Clearance of Contaminated Sites	Low					
Code Enforcement	High	16,500	\$2,000,000	16,500	3,300	0%
<b>Public Facility (General)</b>						
Senior Centers	Low					
Handicapped Centers	Low					
Homeless Facilities	Low					
Youth Centers	Low					
Neighborhood Facilities	Low					
Child Care Centers	Low					
Health Facilities	Low					
Mental Health Facilities	Low					
Parks and/or Recreation Facilities	Medium	2	\$450,000	2	1	0%
Parking Facilities	Low					
Tree Planting	High	500	\$125,000	500	100	0%
Fire Stations/Equipment	Low					
Abused/Neglected Children Facilities	Low					
Asbestos Removal	Low					
Non-Residential Historic Preservation	Low					
Other Public Facility Needs	Low					
<b>Infrastructure (General)</b>						
Water/Sewer Improvements	Low					
Street Improvements	High	375	\$4,000,000	375	75	0%
Sidewalks	High	250	\$2,000,000	250	50	0%
Solid Waste Disposal Improvements	High	125	\$75,000	125	25	0%
Flood Drainage Improvements	Low					
<b>Public Services (General)</b>						
Senior Services	Low					
Handicapped Services	Low					
Legal Services	Low					
Youth Services	High	200	\$375,000	200	40	0%
Child Care Services	Low	100	\$100,000	100	20	0%
Transportation Services	Low					
Substance Abuse Services	Low					
Employment/Training Services	Low	25	\$175,000	25	5	0%
Health Services	Low					
Lead Hazard Screening	Low					

Crime Awareness	Low					
Fair Housing Activities	Low					
Tenant Landlord Counseling	Low					
Other Services	Low					
<b>Economic Development (General)</b>						
C/I Land Acquisition/Disposition	Low					
C/I Infrastructure Development	Low					
C/I Building Acq/Const/Rehab	Low					
Other C/I	Low					
ED Assistance to For-Profit	<b>High</b>	50	\$375,000	50	10	0%
ED Technical Assistance	Low					
Micro-enterprise Assistance	<b>High</b>	25	\$250,000	25	5	0%
Other						

**TABLE 2C**

**SUMMARY OF SPECIFIC OBJECTIVES**

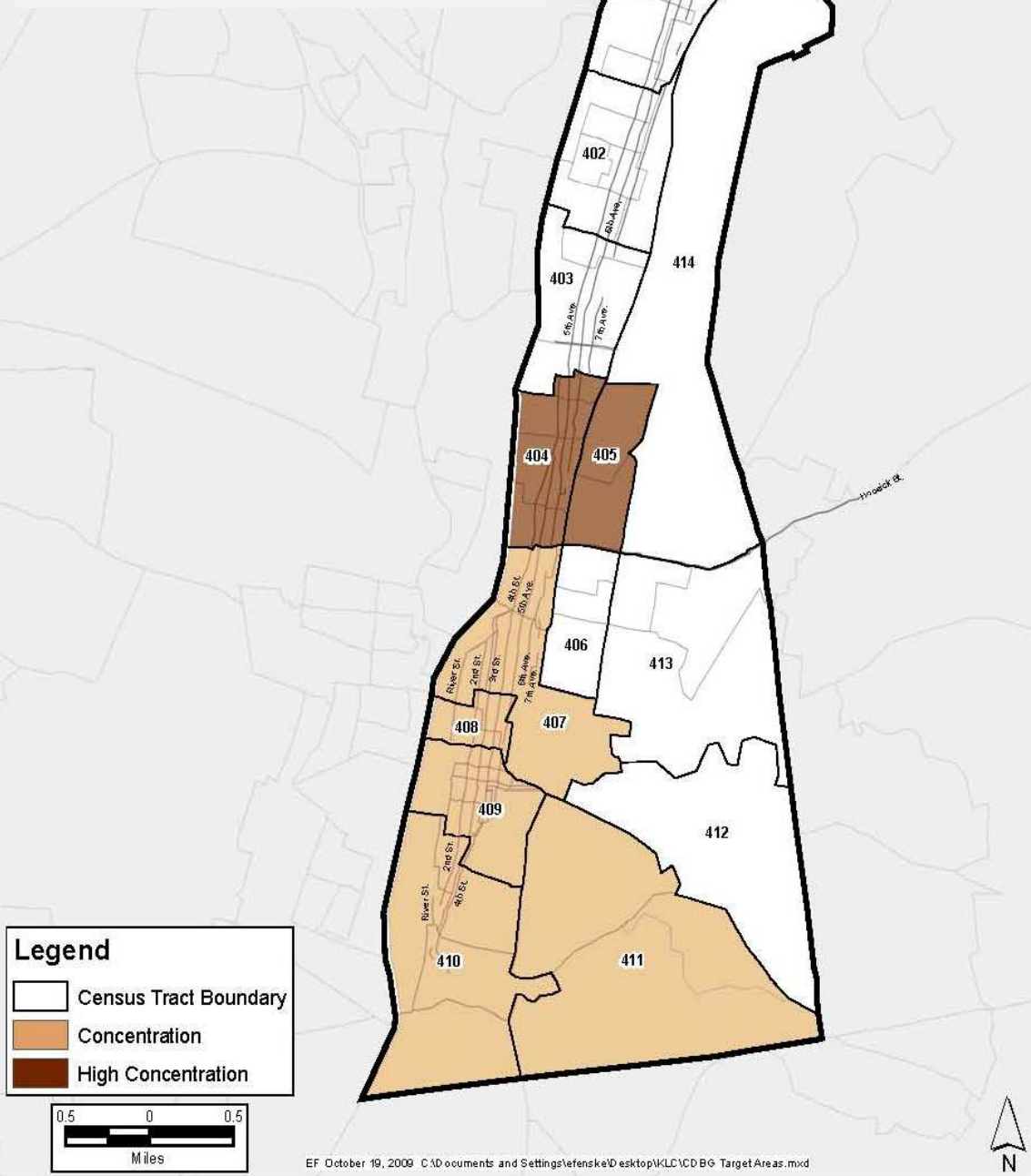
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
Affordability of Decent Housing (DH-2)							
DH2.1	Homebuyers Incentive Program (HIP)	HOME	2010	Homebuyers Assisted	7	0	0%
			2011		7	0	0%
			2012		7	0	0%
			2013		7	0	0%
			2014		7	0	0%
			MULTI-YEAR GOAL		35	0	0%
DH2.2	Housing and Energy Improvement Program	CDBG	2010	Improved Housing Units	15	0	0%
			2011		15	0	0%
			2012		15	0	0%
			2013		15	0	0%
			2014		15	0	0%
			MULTI-YEAR GOAL		75	0	0%
DH2.3	Troy Homes Program	HOME	2010	New Affordable Units Constructed	3	0	0%
			2011		3	0	0%
			2012		3	0	0%
			2013		3	0	0%
			2014		3	0	0%
			MULTI-YEAR GOAL		15	0	0%
DH2.4	HOME CHDO Set-Aside	HOME CHDO	2010	Homes Rehabilitated	2	0	0%
			2011		2	0	0%
			2012		2	0	0%
			2013		2	0	0%
			2014		2	0	0%
			MULTI-YEAR GOAL		10	0	0%
Availability/Accessibility of Suitable Living Environment (SL-1)							
SL1.1	Homeless Assistance and Prevention	ESG	2010	Persons Assisted	59	0	0%
			2011		59	0	0%
			2012		59	0	0%
			2013		59	0	0%
			2014		59	0	0%
			MULTI-YEAR GOAL		295	0	0%
SL1.2	Code Enforcement	CDBG	2010	Owner-Occupied Housing Units Improved	2,100	0	0%
			2011		2,100	0	0%
			2012		2,100	0	0%
			2013		2,100	0	0%
			2014		2,100	0	0%
			MULTI-YEAR GOAL		10,500	0	0%

SL1.3	Neighborhood Improvement through Code Enforcement Program (NICE)	CDBG	2010	Owner-Occupied Housing Units Improved	1,200	0	0%
			2011		1,200	0	0%
			2012		1,200	0	0%
			2013		1,200	0	0%
			2014		1,200	0	0%
			MULTI-YEAR GOAL			6,000	0
SL1.4	Infrastructure Improvements	CDBG	2010	Persons Assisted	4,500	0	0%
			2011		4,500	0	0%
			2012		4,500	0	0%
			2013		4,500	0	0%
			2014		4,500	0	0%
			MULTI-YEAR GOAL			22,500	0
SL1.5	Demolition of Vacant Buildings	CDBG	2010	Buildings Demolished	15	0	0%
			2011		15	0	0%
			2012		15	0	0%
			2013		15	0	0%
			2014		15	0	0%
			MULTI-YEAR GOAL			75	0
Sustainability of Economic Opportunity (EO-3)							
EO3.1	50/50 Matching Grant Program	CDBG	2010	Business Owners Assisted	10	0	0%
			2011		10	0	0%
			2012		10	0	0%
			2013		10	0	0%
			2014		10	0	0%
			MULTI-YEAR GOAL			50	0
EO3.2	Pilot Micro-Enterprise Program	CDBG	2010	Businesses Assisted	5	0	0%
			2011		5	0	0%
			2012		5	0	0%
			2013		5	0	0%
			2014		5	0	0%
			MULTI-YEAR GOAL			25	0

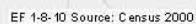


Concentration: a census tract with a greater percentage than that group's overall percentage in the City  
 High Concentration: a census tract with twice the group's overall percentage representation in the City

## Areas of African-American Concentration

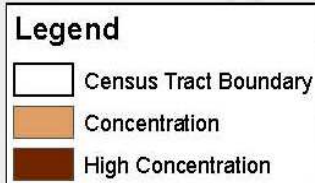


### Areas of Asian Concentration

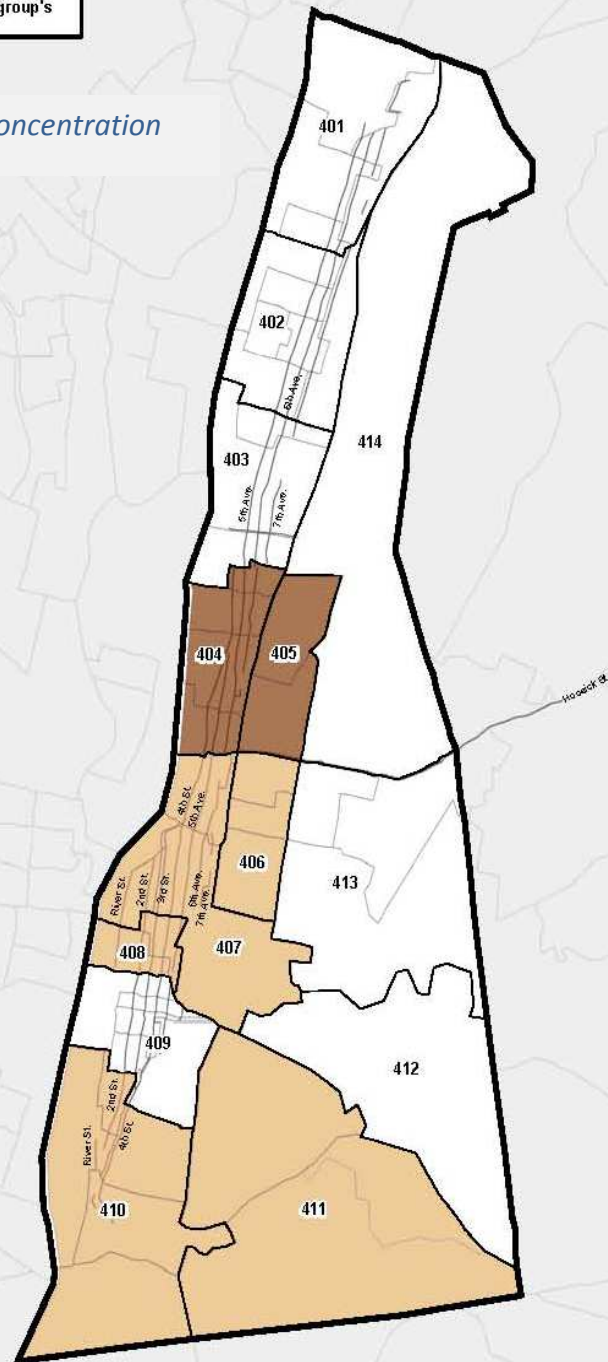


Concentration: a census tract with a greater percentage than that group's overall percentage in the City  
 High Concentration: a census tract with twice the group's overall percentage representation in the City

## Areas of Hispanic Concentration



EF October 19, 2009 C:\Documents and Settings\efenske\Desktop\CLC\CD BG Target Areas.mxd



# CITY OF TROY

## TARGET AREA NEEDS ASSESSMENT

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Thoma was hired by Kimlyn Consulting to conduct a Target Area Needs Assessment including a review of infrastructure needs, commercial needs/opportunities, and a review of housing needs. The overall concept of Thoma's work is to create a suitable living environment in the target areas to include such issues as sustainability and walkability. Thoma used KT consulting of Homer, NY as its engineering consultant.

Prior to Thoma's involvement, the City of Troy determined that the consolidated plan will address two specific target areas in the City, the North Central Troy Area and the South Troy Area. All of Thoma's work will be concentrated in those two areas. For each area, the categories of infrastructure, parks, greenspace, commercial opportunities, and housing were examined. Infrastructure included streetscape (streets, curbs, sidewalks & trees), water, sanitary sewers and storm sewers. For each target area an inventory was conducted followed by identification of potential projects. Field notes, maps and photographs obtained during the site inspection identify specific streets, facilities, etc., but that information is not fully reiterated in this overview report. That data, however, was used extensively in developing the list of projects. Numerous projects were identified. These projects should be viewed in conjunction with other target area needs.

### **INVENTORY: NORTH-CENTRAL TROY (NCT)**

#### **Infrastructure**

##### *Streets, Curbs, Sidewalks & Trees:*

- The overall condition of the streets was satisfactory but there are portions of selected streets needing either a milling and re-pave or a more complete reconstruction.
- The primary N-S traffic routes are on River Street and 6<sup>th</sup> Ave.
- The primary E-W traffic is along Middleburgh & Ingalls with both Douw and Glen to a lesser extent.
- Curbs and sidewalks are similar in that certain areas are satisfactory while others are either in very poor condition, settled, too narrow, or are constructed of dissimilar materials like asphalt.
- Trees are generally insufficient along most roadways.

##### *Water, Sanitary and Storm Sewers:*

- There are three primary water mains which run N-S and range in size from 30" at 103<sup>rd</sup> Street to 20" at Hoosick. One follows 7<sup>th</sup> Ave and jogs over to 8<sup>th</sup> Ave at Glen Ave (30" to 24" to 20") and the other initially follows 5<sup>th</sup> Ave until Glen and then becomes a 20"

along River Street. The third main (24") starts at Glen and follows 7<sup>th</sup> to Middleburgh and then 6<sup>th</sup> until Hoosick.

- The greatest concern is the lack of E-W crossover connections between these mains to insure adequate service and flexibility in case of an emergency.
- The area is served by both sanitary and storm sewers, but some sewers are still combined and carry both flows together, a condition that needs to be addressed.

## **Parks**

### *Parks, Recreation Facilities, Trails & Community Gardens:*

- Presently only one park in NCT (7<sup>th</sup> and Ingalls) and the park is satisfactory but does not utilize the full property. The greatest need is the replacement of existing equipment, upgrading the site and possibly adding additional elements.
- From Middleburgh north to 103<sup>rd</sup> Street is an asphalt multi-use trail which continues into Frear Park just to the north. The trail is in need of improvements and basic maintenance.
- The Capital District Community Gardens organization has 3 sites in NCT with 4 others just outside the area. It appears to be a successful program that should be encouraged to continue.

## **Greenspace**

### *Streetscapes and Gateways:*

- In NCT there are no notable gateways since you are already within the city but one should note that Jay Street serves a similar function in that it leads directly onto the entry ramp to access Route 7 west over the Collar City Bridge.
- There are numerous portions of the streets which have deficient streetscapes and need improvements. They are located throughout NCT.

## **Housing**

The North Central target area has an estimated population of 4,341 people based upon the 2000 census. The City of Troy's population decreased by 4.2% from 2000 to 2007, so it is likely that the North Central population has decreased as well, and further likely that it decreased at a rate higher than the rest of the City. The area contained 2,173 housing units in 2000, with 26% of those units vacant at the time of the 2000 census. The City of Troy's vacant units has increased by 4% from 2000 to 2007, so it is likely that the vacancy rate in the North Central area has increased as well, and probably at a higher rate than the City in general. Also, based upon the 2000 census, 33% of the occupied units, or 25% of all units were owner-occupied. In 2000, the census revealed that over 78% of housing units in the North Central area were built prior to 1939. The census information of the North Central area was information generated by reviewing six census block groups that most closely covers that target area. A site visit reveals a large number of currently vacant units as well as vacant lots that likely contained residential properties before demolition. It is clear that a high percentage of the residential property in the

North Central area is in a sub-standard condition. This is most likely due to the age of the property and the amount of vacancy in the area.

As noted in the infrastructure inventory above, there are significant infrastructure needs in this area. If one looks at the areas within the North Central where streetscaping and infrastructure improvements have been made, and also where there appears to be a higher percentage of owner-occupied housing, it is clear that the condition of housing improves dramatically. The 7<sup>th</sup> Avenue area above Grace Street is an example. There are other isolated instances where blocks or parts of blocks that have been maintained appear to have a much higher level of housing and a decrease in the amount of vacancy.

### **Commercial Opportunities**

There are few commercial or service businesses in the North Central target area. Scattered through the residential areas there are a few neighborhood businesses, but they certainly cannot meet the needs of the residents. It would appear that for products such as groceries and basic clothing needs that a resident must leave the area to purchase such items. There is a more commercial area around the River Street area to the River itself, which has a high number of commercial buildings, but many are vacant and most do not offer products that meet the needs of the North Central residents. The commercial buildings that are not vacant and are in use appear to be used mainly for warehousing or other similar commercial activities.

### **POTENTIAL PROJECTS: NORTH-CENTRAL TROY**

#### **Infrastructure**

##### *Streets, Curbs, Sidewalks & Trees:*

Projects #1-6 are located in the northern more residential portion of the target area (Middleburgh to 103<sup>rd</sup> Street), while #7-11 are in the more mixed use residential/commercial/industrial southern third.

- Between 103<sup>rd</sup> & 101<sup>st</sup> Streets, selectively replace curbs & sidewalks, improve streets and add trees along 5<sup>th</sup>, 6<sup>th</sup> & 7<sup>th</sup> Avenues.
- Along Glen Street between River and Winnie replace curbs & sidewalks and add trees.
- Along River Street between Glen and Ingalls improve street and replace curbs & sidewalks.
- In the area both N & S of Glen and E of 7<sup>th</sup> Avenue (Park, Cragin, Stannard, Garden & Winnie), improve streets, replace curbs & sidewalks and add trees.
- Along Douw between River and Orr, replace curbs & sidewalks and add trees.
- Along 7<sup>th</sup> Avenue between Glen and Middleburgh, improve street and replace sidewalks.
- Along 6<sup>th</sup> Avenue between Middleburgh and Jay, improve street, replace curb & sidewalks and add trees.
- Along River between Rensselaer and Hoosick, improve street and replace selected sidewalks.



- Along Vanderheyden between River and 6<sup>th</sup> Avenue, improve street, replace curbs & sidewalks and add trees.
- Along Jay between River and 6<sup>th</sup> Avenue, improve street and add trees. (See Streetscapes and Gateways below)
- Along 5<sup>th</sup> Avenue between Hoosick and Rensselaer improve street.

#### *Water, Sanitary and Storm Sewers:*

The projects noted have been formulated based on an attempt to match (not always fully), both the needs associated with these utilities and the street, sidewalk and curb improvements listed above. These projects focus on water distribution improvements and do not address the enormous task of continuing to separate the sanitary and storm sewers.

- Along 103<sup>rd</sup> Street connect the 30" mains on 5<sup>th</sup> and 7<sup>th</sup> Avenues with a new large diameter main. Presently there is only a 6" main between 7<sup>th</sup> & 6<sup>th</sup> and no main between 6<sup>th</sup> & 5<sup>th</sup>.
- Along Douw connect the 24" and 20" mains on 7<sup>th</sup> and River. The existing main is only 6" and Douw is approximately mid-way between Glen and Middleburgh where adequate crossovers already exist. Douw also needs curbs, walks and trees.
- Along Jay connect the 24" and 20" mains on 6<sup>th</sup> and River. Presently there is only a 6" main between 6<sup>th</sup> & 5<sup>th</sup> and no main between 5<sup>th</sup> & River. Jay is approximately mid-way between Middleburgh and Hoosick where adequate crossovers exist. Jay also is in need of work on its street, curbs, sidewalk and trees.

### **Parks**

#### *Parks, Recreation Facilities, Trails & Community Gardens:*

With only one functioning park, the target area is clearly underserved with park and recreational opportunities.

- Replace and improve the equipment at the 7<sup>th</sup>/Ingalls Park. Consider adding a new spray pool and expand the park with new elements by utilizing the open space available up the slope which connects to the bike trail.
- Locate and develop a new neighborhood park for the highly residential area between Glen Avenue and 103<sup>rd</sup> Street.
- Locate and develop a new neighborhood park in the Jay Street vicinity.
- Upgrade the existing multi-use/bikeway trail with improved surfacing, new features and the elimination of high risk areas.
- Consider re-opening the Cragin Street Park and/or incorporating into the aforementioned bikeway improvements since the properties are contiguous.
- Consider approaching the Oakwood Cemetery board for acquiring the unused and open lot at the intersection of 7<sup>th</sup> Avenue and 101<sup>st</sup> Street. This space does not appear to serve any function for the cemetery and could serve as a potential site for a new neighborhood park.

## **Greenspace**

### *Streetscapes and Gateways:*

1. The Jay Street improvement mentioned above (Streets Project #10) is considered significant in that it is the approach for many commuters and visitors for when they are leaving the City of Troy. It represents the “final impression” being left on all travelers.
2. Also noteworthy is the unique feel of both 6<sup>th</sup> and 7<sup>th</sup> Avenues as you enter the target area in that they both have center medians which represent a different look and an opportunity for a more enhanced streetscape.

As can be seen from the above inventory of the North Central Target Area, a significant amount of work in the categories of infrastructure, parks, greenspace, housing, and commercial opportunities must be done. In the span of a five-year consolidated plan it would be impossible to accomplish what is needed. The strategy that is recommended is to select two smaller target areas and concentrate efforts and funds in those areas. This strategy is based upon the fact that other small areas in the NCT that have improved infrastructure and streetscape typically also have housing that is better conditioned with more owner-occupied properties. Investing a limited amount of funds in a small area will likely result in revitalization of that area. When investing a limited amount of funds spread throughout an area as large as the NCT the impact would be slight or almost negligible.

The first area selected, Project Area A, is a 14-block area in the Southern most section of the NCT. The boundaries are the Collier City Bridge on the south, the river on the west, Rensselaer Street on the North, and 6<sup>th</sup> Avenue on the east. This area has significant amounts of vacant lots and vacant properties, thus creating opportunities for upgrading both residential and commercial properties. The properties along River Street tend to be commercial. There is an area of residential property on 5<sup>th</sup> Avenue between Jay and Rensselaer that appears to have been renovated recently and is of good quality. This would be an area to build upon for future successes.

The second area in the NCT is Project Area B, which is a 10-block in the central portion of the target area. The boundaries are Middleburg Street on the south, River Street on the west, Douw Street on the north and 8<sup>th</sup> Street on the east. This area contains a park, two schools, a church, as well as a social service agency. The housing on 6<sup>th</sup> Avenue north of Middleburg appears to be improving, and Orr Street is a residential street with more detached homes as opposed to the attached row houses that are more typical in the NCT. The housing on 7<sup>th</sup> Avenue and the remainder of 6<sup>th</sup> Avenue contain a large number of vacant properties. This area appears to have potential because of the presence of a couple commercial properties, as well as the schools and the church, and it has enough vacant properties or for sale properties for some change to occur.

Within each “project area” particular improvements have been listed and described and at the end of each category a very preliminary cost estimate has been provided. Due to the nature of infrastructure improvements, the tasks have been itemized so as to allow for flexibility in making final selections as to priority elements. The cost estimates (construction only) are based on very



limited information and utilize basic assumptions of what typical municipal projects entail. For the additional costs (design, legal, administrative, etc.), add an additional 20% to the figures noted. For the replacement of existing asphalt pavements, it has been assumed that full street reconstruction (new sub-base, storm drains, etc.) will not be done but rather a milling and repaving.

## **PROJECTS: NORTH-CENTRAL TROY**

**PROJECT AREA “A”:** Bounded by Rensselaer, 6<sup>th</sup>, Vanderheyden, River

*Infrastructure: Streets, Curbs, Sidewalks & Trees:*

- Replace the existing asphalt pavement on River Street, 5<sup>th</sup> Avenue and 6<sup>th</sup> Avenue between Rensselaer and Vanderheyden. Do the same for both Jay Street and Vanderheyden Street between River and 6<sup>th</sup> Avenue.
- Replace all of the sidewalks and curbs on 6<sup>th</sup> Avenue between Jay and Rensselaer. In addition, do the same on Vanderheyden between River and 6<sup>th</sup> Avenue.
- Replace selected portions of sidewalk on River Street between Rensselaer and Vanderheyden.
- Install new trees for all of the streets slated to have new curbs and sidewalks and along all other streets wherever additional trees could be added.

Preliminary Cost Estimate: \$900,000

*Infrastructure: Water, Sanitary and Storm Sewers:*

- Using Jay Street, connect the existing 24” and 20” mains located along 6<sup>th</sup> Avenue and River Street with a new 16” water main. Presently there is only a 6” main between 6<sup>th</sup> & 5<sup>th</sup> and no main between 5<sup>th</sup> & River. Jay is approximately mid-way between Middleburgh and Hoosick where adequate crossovers exist.

Preliminary Cost Estimate: \$80,000

*Parks, Recreation Facilities, Trails & Community Gardens:*

- Locate, obtain and develop a new neighborhood park in the Jay Street vicinity. Park size would attempt to be a minimum of 1 acre and include a playground, picnic and sitting areas, spray pool and possibly basketball court.

Preliminary Cost Estimate: \$1,200,000

**PROJECT AREA “B”:** Bounded by Douw, Bike Path, Middleburgh, 6<sup>th</sup>

*Infrastructure: Streets, Curbs, Sidewalks & Trees:*

- Replace the existing asphalt pavement on 7<sup>th</sup> Avenue between Middleburgh and Douw.
- Replace all of the sidewalks and curbs on Douw Street between 6<sup>th</sup> and Orr. In addition, do the same on Orr Street between Ingalls and Douw.
- Replace selected portions of sidewalk on 7<sup>th</sup> Avenue between Douw and Orr.

- Install new trees for all of the streets slated to have new curbs and sidewalks and along all other streets wherever additional trees could be added.

Preliminary Cost Estimate: \$650,000

*Infrastructure: Water, Sanitary and Storm Sewers:*

- Using Douw Street, connect the 24" and 20" mains located along 7<sup>th</sup> Avenue and River Streets with a new 16" main. The existing main is only 6" and Douw is approximately mid-way between Glen and Middleburgh where adequate crossovers already exist. It should be noted that this project extends all the way to River Street which is outside the "B" area.

Preliminary Cost Estimate: \$75,000

*Parks, Recreation Facilities, Trails & Community Gardens:*

- Replace and improve the equipment at the 7<sup>th</sup>/Ingalls Park. Consider adding a new spray pool and expand the park with new elements by utilizing the open space available up the slope, which connects to the bike trail.
- Upgrade the existing multi-use/bikeway trail with improved surfacing.

Preliminary Cost Estimate: \$450,000

Housing

Housing programs that are being proposed are based upon the following observations within the NCT. Areas with better infrastructure (i.e. improved streets, sidewalks, curbs, landscaping, lighting) have better quality residential properties. Areas that appear to have more occupied housing units have better overall housing conditions. Areas that appear to have higher percentage of owner-occupied housing units have better overall housing conditions. Thus, due to the tremendous infrastructure needs in the NCT, the City should focus the infrastructure work in smaller selected areas. Also in that area, the City should develop programs to increase the overall occupancy rate. Vacant properties in the NCT are typically in poorer condition than occupied properties.

The City should develop a program to promote homeownership concentrating in the two project areas of the NCT. The programs may assist the new owners directly by offering down payments and rehabilitation assistance for single or multi-family properties, or the City could develop programs to work with developers to purchase, rehabilitate, and sell properties which are vacant or are in substandard condition in the target areas. It is being proposed that the City offer three different housing programs that will assist not only in rehabilitating substandard and vacant properties, but also encourage homeownership.

- Rehabilitation of rental property in the target areas, with an estimated budget of \$500,000.

- Rehabilitation of owner-occupied properties in the targeted areas, with an estimated budget of \$500,000.
- A homeownership program to assist rental property tenants in becoming homeowners, either in the direct purchase of properties already renovated or through a homeownership program that includes funds for renovations. The budget for that program is estimated to be \$500,000.

### Commercial Opportunities

In order for households to decide to live as either renters or owners in a specific area, there needs to be more commercial opportunities in the NCT, and those opportunities should be readily available and close-by the residential areas. The commercial opportunities do not need to be directly in the project areas but within walking distance. People who want to live in the City do so because it is walkable, and there must be businesses and services that can be accessed by walking. The areas that are adjacent to the two project areas have vacant commercial buildings and space that the City should provide incentives to revitalize. New property owners can be provided financial and or zoning incentives to redevelop vacant buildings for new businesses. Businesses can be provided incentives to relocate, expand, or start up in or around the project areas.

It is proposed that the City run two programs that will not only provide incentives for the rehabilitation of commercial properties, but will encourage new businesses in the target areas.

- A commercial building improvement program, which would offer funds on a loan or a grant basis to building owners to assist in the redevelopment of buildings, especially vacant buildings. The budget is estimated to be \$1,000,000.
- A microenterprise program, which could provide assistance directly to small businesses that already exist in the target area of the NCT, or wish to start up in those areas. The budget is estimated to be \$300,000.

## **INVENTORY: SOUTH TROY (ST)**

### Infrastructure

#### *Streets, Curbs, Sidewalks & Trees:*

- The overall condition of the streets was satisfactory but there are portions of selected streets needing either a milling and re-pave or a more complete reconstruction.
- The primary N-S traffic routes are on 4<sup>th</sup> Street and 1<sup>st</sup> Street which both lead into Burden Ave and High Streets.
- There are no predominant E-W streets since most terminate just beyond 4<sup>th</sup> Street. South of the Main/1<sup>st</sup>/4<sup>th</sup> intersection the primary routes are Mill, Morrison and Stow.
- The vicinity of Stow/Marvin/Maxwell is a distinct/isolated residential area with limited traffic on many of the streets.
- Curbs and sidewalks are similar to the streets in that certain areas are satisfactory while others are either in very poor condition, settled, too narrow, non-existent or are constructed of dissimilar materials like asphalt.
- Trees are generally insufficient along most roadways.

### *Water, Sanitary and Storm Sewers:*

- There are two primary water mains which run N-S and range in size from 20" at Canal Street to 16" at the Main/1<sup>st</sup>/4<sup>th</sup> intersection where they are fed by a 36" main from the nearby pumping station. One follows 3<sup>rd</sup> Street and jogs over to 4<sup>th</sup> Street at Madison (20" to 16") and the other follows 1st Street as a 20" all the way to the Main/1<sup>st</sup>/4<sup>th</sup> intersection.
- From the aforementioned Main intersection, all of the mains consist of pipes ranging in size from 12" to 6".
- The greatest concern is the lack of E-W crossover connections between these mains to insure adequate service and flexibility in case of an emergency.
- The area is served by both sanitary and storm sewers, but they are all still combined sewers and carry both flows together, a condition that needs to be addressed.
- A particular concern is the combined sewer which follows along Madison Street since it also includes all the flows from the watershed to the east in the vicinity of Delaware Ave, Project Street and Madison Ave.

### **Parks**

#### *Parks, Recreation Facilities, Trails & Community Gardens:*

- Presently there is only one park in ST (Canal & 3<sup>rd</sup> Street). It is primarily geared for young children and generally appears satisfactory. The greatest need is the replacement of existing equipment and upgrading the overall site.
- The other facility in ST is the swimming pool located off 4<sup>th</sup> Street near Tyler. The facility is heavily used and showing signs of significant deterioration (failing wall, decking, non-functioning wading pool, etc.). Significant improvements are needed.
- The Stow Avenue neighborhood has no public facilities and yet includes or is adjacent to several housing complexes.
- The Capital District Community Gardens organization has only 1 site in ST. Being such a successful program, additional sites should be promoted.

### **Greenspace**

#### *Streetscapes and Gateways:*

- In ST there are three notable gateways/intersections as you first enter the City after crossing the Menands Bridge. First is the initial light at the High/Stow/Morrison intersection which lacks any appeal, has a barren small island and highly visible slope with stone and a few scrub trees. The second just follows that at the Burden/Mill intersection with the mural wall and a much improved overall appearance and appeal. The third is at the Main/1<sup>st</sup>/4<sup>th</sup> Streets intersection where a used car dealership is located and the entire visible lot is occupied by cars....not good.
- There are numerous portions of the streets both in the Stow area and the 1<sup>st</sup>/4<sup>th</sup> Street vicinity which have deficient streetscapes and need improvements. They are located throughout ST.

## **Housing**

The South Troy target area has an estimated population of 4,731 people based upon the 2000 census. The City of Troy's population decreased by 4.2% from 2000 to 2007, so it is likely that the South Troy population has decreased as well, and further likely that it decreased at a rate higher than the rest of the City. The area contained 2,488 housing units in 2000, with 14% of those units vacant at the time of the 2000 census. The City of Troy's vacant units has increased by 4% from 2000 to 2007, so it is likely that the vacancy rate in the South Troy area has increased as well, and probably at a higher rate than the City in general. Also, based upon the 2000 census, 37% of the occupied units, or 31% of all units were owner-occupied. In 2000, the census revealed that over 65% of housing units in the South Troy area were built prior to 1939. The census information of the South Troy area was information generated by reviewing seven census block groups that most closely covers that target area. A site visit reveals a large number of currently vacant units as well as vacant lots that likely contained residential properties before demolition. It is clear that a high percentage of the residential property in the South Troy area is in a sub-standard condition. This is most likely due to the age of the property and the amount of vacancy in the area.

As noted in the infrastructure inventory above, there are significant infrastructure needs in this area. If one looks at the areas within the South Troy where streetscaping and infrastructure improvements have been made, and also where there appears to be a higher percentage of owner-occupied housing, it is clear that the condition of housing improves dramatically. The 3<sup>rd</sup> Street area above Monroe Street is an example. There are other isolated instances where blocks or parts of blocks that have been maintained appear to have a much higher level of housing and a decrease in the amount of vacancy.

## **Commercial Opportunities**

There are few commercial or service businesses in the South Troy target area. Scattered through the residential areas there are a few neighborhood businesses, but they certainly cannot meet the needs of the residents. It would appear that for products such as groceries and basic clothing needs that a resident must leave the area to purchase such items. There is a more commercial area around the 4th Street area, which has a high number of commercial buildings, but many are vacant and most do not offer products that meet the needs of the South Troy residents. The commercial buildings that are not vacant and are in use appear to be used mainly for warehousing or other similar commercial activities.

## **POTENTIAL PROJECTS: SOUTH TROY (ST)**

### **Infrastructure**

*Streets, Curbs, Sidewalks & Trees:*

Projects #1-5 are located in the northern more residential portion of the target area (Canal to the Main/1<sup>st</sup>/4<sup>th</sup> Streets intersection), while #6-8 are in the more mixed use and less urban southern half.

1. Along 2nd Street between Canal and the Polk/1<sup>st</sup> intersection, replace curbs & sidewalks and add trees. Street is scheduled for an overlay in 2009.
2. Along 4<sup>th</sup> Street between Canal and Tyler, improve street, replace curbs & sidewalks and add trees.
3. Along 1<sup>st</sup> Street between Canal and the Main/1<sup>st</sup>/4<sup>th</sup> Street intersection, replace curbs & sidewalks and add trees.
4. For all of the E-W streets (except Polk) between 1<sup>st</sup> and 4<sup>th</sup> Streets, replace curbs & sidewalks and add trees.
5. For all the small and generally dead-end streets going east off of 4<sup>th</sup> Street (Hanover, Lincoln, St. Josephs, etc.) replace curbs & sidewalks and add trees.
6. Along the west side of Burden Avenue between Kelly and the Main/1<sup>st</sup>/4<sup>th</sup> intersection replace sidewalks and add lights and trees to match existing improvements south of Kelly.
7. For much of the overall Stow/Marvin/Maxwell vicinity, improve streets, replace/add curbs & sidewalks and add trees.
8. Along Morrison between Burden and Calder, replace sidewalk.
9. (See Streetscapes and Gateways below)

#### *Water, Sanitary and Storm Sewers:*

The projects noted have been formulated based on an attempt to match (not always fully), both the needs associated with these utilities and the street, sidewalk and curb improvements listed above. These projects focus on water distribution improvements and do not address the enormous task of continuing to separate the sanitary and storm sewers. Based on the available mapping, the Stow/Morrison intersection appears to represent the approximate split-line between the high and low pressure service areas. Most of the Stow/Marvin/Cottage vicinity appears to be in the high service area.

1. Along Jackson Street connect the 16" and 20" mains on 4<sup>th</sup> and 1<sup>st</sup> Avenues with a new large diameter main. Presently there is only a 4" main between 4<sup>th</sup> & 2<sup>nd</sup> and a 6" main between 2<sup>nd</sup> and 1<sup>st</sup>. Jackson also needs curbs, walks and trees.
2. Along Harrison connect the 16" and 20" mains on 4<sup>th</sup> and 1<sup>st</sup>. Presently there are no mains and Harrison is approximately mid-way between Jackson and the Main/1<sup>st</sup>/4<sup>th</sup> intersection where adequate crossovers will and/or already exist. Harrison also needs curbs, walks and trees and sees heavy pedestrian use due to the nearby school.
3. Along Marvin between Cottage and John, replace the existing 6" main with a new 8". Marvin also is in need of work on its street, curbs, sidewalk and trees.
4. Along Cottage between Stow and the existing 8" further to the east, replace the existing 6" main with a new 8". Cottage also is in need of work on the curbs, sidewalk and trees.

## Parks

### *Parks, Recreation Facilities, Trails & Community Gardens:*

With only one functioning park and one pool (both in the more urban 1<sup>st</sup> to 4<sup>th</sup> Street vicinity), the overall target area is clearly underserved with park and recreational opportunities, particularly for those in the Stow Avenue area.

1. Reconstruct and improve significant portions of both the site and facilities at the 4<sup>th</sup> Street/Tyler swimming pool. Consider replacing the wading pool or adding a new spray pool. In addition, the sidewalk leading to the facility needs to be replaced, lighting added and an overall upgrade to the site.
2. Locate and develop a new neighborhood park for the predominantly residential Stow Avenue vicinity.
3. Locate and develop a new neighborhood park in the area of 2<sup>nd</sup> Street and VanBuren/Harrison Streets. The area only has the nearby pool, which is seasonally available and does not include any other park elements (playground, picnic tables, etc.)
4. Upgrade the overall site and replace the equipment at the Canal/3<sup>rd</sup> Street Park.

## Greenspace

### *Streetscapes and Gateways:*

The ST target area has three distinct “gateway” locations, all within a relatively short distance after you enter the City over the Menands Bridge.

1. Once across the bridge, the initial intersection of Morrison/Stow/Burden is considered significant in that it represents the “first impression” for travelers entering the City of Troy. The intersection needs to both match any intended improvements by the DOT and include improvements to the naked side-slope adjacent to Morrison, all sidewalks and the modification of the small asphalt island.
2. At the next intersection with Mill Street, the gateway is dramatically improved and must be connected to other improvements to the north and south.
3. The third “gateway” is the approach and intersection of Burden with Main/1<sup>st</sup>/4<sup>th</sup> Streets. At this point the traveler truly feels like they are entering the City’s urban environment. The car dealership on the corner needs to be re-located and the triangle parcel improved to provide an appealing visual impact.

As can be seen from the above inventory of the South Troy Target Area a significant amount of work in the categories of infrastructure, parks, greenspace, housing, and commercial opportunities must be done. In the span of a five-year consolidated plan it would be impossible to accomplish what is needed. The strategy that is recommended is to select two smaller target areas and concentrate efforts and funds in those areas. This strategy is based upon the fact that other small areas in the ST that have improved infrastructure and streetscape typically also have housing that is better conditioned with more owner-occupied properties. Investing a limited

amount of funds in a small area will likely result in revitalization of that area. When investing a limited amount of funds spread throughout an area as large as the ST the impact would be slight or almost negligible.

The first area selected, Project Area A, is a 6-block area in the eastern most section of the ST. The boundaries are the Tyler Street on the south, 1<sup>st</sup> Street on the west, Harrison Street on the North, and the City pool on the east. This area has significant amounts of vacant properties, thus creating opportunities for upgrading both residential and commercial properties. The properties along 4th Street tend to be commercial. The location of the City pool may attract new families to the neighborhood.

The second area in the ST is Project Area B, which is a 8-block in the northern portion of the target area. The boundaries are Van Buren Street on the south, Franklin Street on the west, Monroe Street on the north and Bedford Street on the east. This area contains a school and a church, as well as a childcare facility. The housing on 3<sup>rd</sup> Street north of Monroe appears to be improving. The housing on the remainder of 3<sup>rd</sup> Street contain a l number of vacant properties and appears to have potential for attracting new residents because of the presence of a couple commercial properties, as well as the school and the church.

Within each “project area” particular improvements have been listed and described and at the end of each category a very preliminary cost estimate has been provided. Due to the nature of infrastructure improvements, the tasks have been itemized so as to allow for flexibility in making final selections as to priority elements. The cost estimates (construction only) are based on very limited information and utilize basic assumptions of what typical municipal projects entail. For the additional costs (design, legal, administrative, etc.), add an additional 20% to the figures noted. For the replacement of existing asphalt pavements, it has been assumed that full street reconstruction (new sub-base, storm drains, etc.) will not be done but rather a milling and repaving.

PROJECT AREA “A”: Bounded by Harrison, Pool, Tyler, 1<sup>st</sup>

*Infrastructure: Streets, Curbs, Sidewalks & Trees:*

- Replace the existing asphalt pavement on 2<sup>nd</sup> Street and 4<sup>th</sup> Street between Tyler and Harrison.
- Replace all of the sidewalks and curbs on 1<sup>st</sup>, 2<sup>nd</sup> and 4<sup>th</sup> Streets between Tyler and Harrison. In addition, do the same on Tyler Street between 1<sup>st</sup> Street and the pool entrance and on Harrison Street between 1<sup>st</sup> and 4<sup>th</sup> Streets.
- Install new trees for all of the streets slated to have new curbs and sidewalks and along all other streets wherever additional trees could be added.

Preliminary Cost Estimate: \$1,400,000

*Water, Sanitary and Storm Sewers:*



- Along Harrison connect the 16" and 20" mains on 4<sup>th</sup> and 1<sup>st</sup>. Presently there are no mains and Harrison is approximately mid-way between Jackson and the Main/1<sup>st</sup>/4<sup>th</sup> intersection where adequate crossovers will and/or already exist.
- Separate and replace the sanitary and storm sewers along Tyler Street from the pool to 1<sup>st</sup> Street.

Preliminary Cost Estimate: \$300,000

*Parks, Recreation Facilities, Trails & Community Gardens:*

1. Reconstruct and improve significant portions of both the site and facilities at the 4<sup>th</sup> Street/Tyler swimming pool. Consider replacing the wading pool or adding a new spray pool. In addition, the sidewalk leading to the facility needs to be replaced, lighting added and an overall upgrade to the site.

Preliminary Cost Estimate: \$900,000

PROJECT AREA "B": Bounded by Monroe, Bedford, VanBuren, Franklin

*Infrastructure: Streets, Curbs, Sidewalks & Trees:*

- Replace all of the sidewalks and curbs on 3<sup>rd</sup> and 4<sup>th</sup> Streets between Monroe and VanBuren. In addition, do the same on Monroe, Hanover and Trenton Streets between 4<sup>th</sup> Street and the east boundary and on Monroe, Jackson and Van Buren Streets between the Franklin Alley and 4<sup>th</sup> Streets.
- Install new trees for all of the streets slated to have new curbs and sidewalks and along all other streets wherever additional trees could be added.

Preliminary Cost Estimate: \$1,800,000

*Water, Sanitary and Storm Sewers:*

- Along Jackson Street connect the 16" and 20" mains on 4<sup>th</sup> and 1<sup>st</sup> Avenues with a new large diameter main. Presently there is only a 4" main between 4<sup>th</sup> & 2<sup>nd</sup> and a 6" main between 2<sup>nd</sup> and 1<sup>st</sup>. It should be noted that this project extends all the way to 1st Street which is outside the "B" area.

Preliminary Cost Estimate: \$140,000

**Housing**

Housing programs that are being proposed are based upon the following observations within ST. Areas with better infrastructure (i.e. improved streets, sidewalks, curbs, landscaping, lighting) have better quality residential properties. Areas that appear to have more occupied housing units have better overall housing conditions. Areas that appear to have higher percentage of owner-occupied housing units have better overall housing conditions. Thus, due to the tremendous infrastructure needs in the ST, the City should focus the infrastructure work in smaller selected areas. Also in that area, the City should develop programs to increase the

overall occupancy rate. Vacant properties in the ST are typically in poorer condition than occupied properties.

The City should develop a program to promote homeownership concentrating in the two project areas of the ST. The programs may assist the new owners directly by offering down payments and rehabilitation assistance for single or multi-family properties, or the City could develop programs to work with developers to purchase, rehabilitate, and sell properties which are vacant or are in substandard condition in the target areas. It is being proposed that the City offer three different housing programs that will assist not only in rehabilitating substandard and vacant properties, but also encourage homeownership.

- Rehabilitation of rental property in the target areas, with an estimated budget of \$500,000.
- Rehabilitation of owner-occupied properties in the targeted areas, with an estimated budget of \$500,000.
- A homeownership program to assist rental property tenants in becoming homeowners, either in the direct purchase of properties already renovated or through a homeownership program that includes funds for renovations. The budget for that program is estimated to be \$500,000.

#### Commercial Opportunities

In order for households to decide to live as either renters or owners in a specific area, there needs to be more commercial opportunities in the ST, and those opportunities should be readily available and close-by the residential areas. The commercial opportunities do not need to be directly in the project areas but within walking distance. People who want to live in the City do so because it is walkable, and there must be businesses and services that can be accessed by walking. The areas that are adjacent to the two project areas have vacant commercial buildings and space that the City should provide incentives to revitalize. New property owners can be provided financial and or zoning incentives to redevelop vacant buildings for new businesses. Businesses can be provided incentives to relocate, expand, or start up in or around the project areas.

It is proposed that the City run two programs that will not only provide incentives for the rehabilitation of commercial properties, but will encourage new businesses in the target areas.

- A commercial building improvement program, which would offer funds on a loan or a grant basis to building owners to assist in the redevelopment of buildings, especially vacant buildings. The budget is estimated to be \$1,000,000.
- A microenterprise program, which could provide assistance directly to small businesses that already exist in the target area of the NCT, or wish to start up in those areas. The budget is estimated to be \$300,000.

# FOCUS GROUP PUBLIC COMMENTS

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## *South Troy Focus Group*

### Comment

The previous Consolidated Plan was not effective in diminishing or eliminating poverty within the City.

### *Response*

The City has completed a review of the previous Consolidated Plan and evaluated its programs resulting in the determination to restructure the City's five year strategic plan for 2010-2014 to provide a greater impact in eliminating poverty.

### Comment

There is a high housing vacancy rate within the City. Is substandard housing conditions the reason for the increased vacancy rate?

### *Response*

The City believes that the reason for the high vacancy rate is due to the continuous construction and creation of housing that is not needed.

### Comment

When the City proposes to remove homes, does this mean removing two-family homes or demolition?

### *Response*

The City proposed to remove or demolish housing units that have been cut up into 7 or 8 family units. This type of housing does not allow for appropriate family housing and promotes overcrowding.

### Comment

Much of the housing stock in Troy is bought by absentee landlords or slumlords who do not keep up the housing. It takes a very long time, sometimes up to 3 years, for these landlords to be held responsible for the deteriorated or abandoned unit. This effects property values for surrounding homes.

### *Response*

The City has recognized this problem and is proposing to revitalize the target areas where this is an existing trend. If the City can revitalize the target areas making them more attractive to potential homebuyers and rehabilitate vacant homes it can reduce the trend of absentee landlords purchasing these units. This will in turn result in neighborhood investment and increase property values. The City will also be offering homebuyer programs to assist in achieving this goal and currently has a landlord registry to hold landlords accountable.

### Comment

The South Troy target area will not attract new homebuyers until the area is cleaned up.

### *Response*

Through the new five year strategy of the 2010-2014 Consolidated Plan, the City proposes to reduce the density of the South Troy neighborhood, create additional green space, and create homeownership opportunities.

### *Comment*

Can the City tax absentee landlords?

### *Response*

The City currently has a landlord registry program to assist in making absentee landlords accountable and is also offering landlord training.

### *Comment*

Will the City assess buildings in determining which will be demolished?

### *Response*

The City will determine which buildings will be demolished on a case by case basis and will take the best approach possible in evaluating buildings.

### *Comment*

How is the new Consolidated Plan different from the previous plan?

### *Response*

The 2010-2014 Consolidated Plan is not going to be drastically changed, however infrastructure will be more of a focus in this plan to provide the largest impact.

### *Comment*

Housing activities should not be income eligible.

### *Response*

The City of Troy receives federal funding from the Department of Housing and Urban Development (HUD) to undertake housing projects and must follow the regulations of the program which include income limits as eligibility criteria.

### *Comment*

Will senior citizens be included in the Consolidated Plan programs?

### *Response*

Yes. Senior citizens are included as beneficiaries of the proposed activities to be undertaken in the 2010-2014 plan.

### *Comment*

Infrastructure development in the target areas is a good idea. The housing stock in South Troy is good, it just needs a little effort and repair.

### *Response*

There is tremendous opportunity in South Troy which will be enhanced by making infrastructure improvements a priority.

### Comment

There is a lack of available park space in South Troy and a park should serve as a focal point for a community.

### Response

The City will evaluate and assess attributes of the neighborhood and work to include and increase those attributes when possible.

### Comment

When the City begins to implement the plan, it should work in conjunction with neighborhood groups when deciding to demolish or rehabilitate a property.

### Response

The City will communicate with neighborhood groups to ensure that they are a part of the process and will be sure to involve all residents when possible.

### Comment

Infrastructure improvements are very important. Government entities need to coordinate and make changes that will benefit impact, such as zoning codes. The City should synchronize with other programs.

### Response

The City will coordinate with other agencies when possible and will supply leveraging opportunities to increase impact and benefit. The City will also supply a leveraging model in conjunction with the Consolidated Plan.

## North Central Focus Group

### Comment

The residents of North Central would like the City to re-evaluate revitalizing the South Troy target area first.

### Response

After completing a needs assessment of both target areas it has been determined that the best approach to revitalization is to assist the South Troy area for the first two years of the 2010-2014 plan. The City will then use South Troy as the model for revitalizing North Central to ensure success.

### Comment

Much of the housing stock in Troy is bought by absentee landlords or slumlords who do not keep up the housing. It takes a very long time, sometimes up to 3 years, for these landlords to be held responsible for the deteriorated or abandoned unit. This effects property values for surrounding homes.

### Response

The City has recognized this problem and is proposing to revitalize the target areas where this is an existing trend. If the City can revitalize the target areas making them more attractive to potential homebuyers and rehabilitate vacant homes it can reduce the trend of absentee landlords purchasing these units. This will in turn result in neighborhood investment and

increase property values. The City will also be offering homebuyer programs to assist in achieving this goal and currently has a landlord registry to hold landlords accountable.

#### **Comment**

R4 zoning regulations need to be changed. The excess of multi-family housing is promoting overcrowding. Also, there is not sufficient green space for parks.

#### **Response**

The community development department will talk to city council and district representatives to see what can be done about changing the zoning laws. This will also assist in creating more green space for possible pocket parks.

#### **Comment**

Does the City have funding to encourage people to buy 3-4 family homes and convert them to 1-2 family homes?

#### **Response**

The City will be increasing the down-payment assistance program and will also be creating a loan program for persons of above low-to moderate-income limits to be eligible for exterior painting of their homes. The program will be paid through taxes over a five year period and will offer a 4-6% interest rate.

#### **Comment**

Will the City assess buildings in determining which will be demolished?

#### **Response**

The City will determine which buildings will be demolished on a case by case basis and will take the best approach possible in evaluating buildings.

#### **Comment**

How does the plan address tenant training to provide for diversified housing?

#### **Response**

The City proposed to develop a brochure providing information for tenant training and compile a list of agencies and programs available that provide education. The City will encourage residents to attend programs that provide life skills training.

#### **Comment**

There needs to be better management over the Section 8 Housing Choice Voucher program.

#### **Response**

The City believes that working with the Troy Housing Authority to re-evaluate the location of Section 8 Housing Choice Vouchers may assist in alleviating housing concentrations and promote a more diversified living environment that will benefit all residents.

#### **Comment**

How can you increase green space while providing more parking?

### *Response*

Parking will not be a priority for the 2010-2014 Consolidated Plan, however the City plans to reduce the density of the target areas which will assist with the lack of parking available.

### *Lansingburgh Focus Group*

#### *Comment*

When the City states that it will de-densify neighborhoods does that mean demolish buildings?

#### *Response*

Yes. The City will evaluate properties on a case by case basis and demolish the buildings that have outlived their life.

#### *Comment*

Will every sidewalk in the South Troy target area be improved?

#### *Response*

Yes. The City will be doing a complete replacement of sidewalks and street trees and will be doing paving and bump outs as well.

#### *Comment*

Why is the City proposing a complete overhaul of target areas now as opposed to piece meal like previous program years?

#### *Response*

Recent economic changes and evaluation of past performance has resulted in a change of philosophy. Funding has decreased and the City will be utilizing CDBG funds to supplement that gap to assist in achieving the greatest impact for beneficiaries.

#### *Comment*

Does the new philosophy for the 2010-2014 Consolidated Plan mean that public service agencies will no longer receive funding?

#### *Response*

The City will indirectly benefit public service agencies by making the neighborhoods they operate in and the neighborhoods their service population resides in safe and sustainable.

#### *Comment*

What can be done to protect Lansingburgh?

#### *Response*

Revitalizing the North Central target area and utilizing all resources available will assist in protecting the living environment in Lansingburgh. The City will also continue to encourage homeownership opportunities and make infrastructure improvements to stop erosion and stabilize neighborhoods.

#### *Comment*

What happened to city-wide rezoning?

### *Response*

A zoning ordinance was proposed to be developed upon the completion of a comprehensive plan. The community development department will talk to city council and district representatives to see what can be done about changing the R4 zoning laws.

### *Comment*

Why will people want to purchase homes in neighborhoods with no front/back yards, no air conditioning, lead paint hazards etc.?

### *Response*

These issues are exactly why revitalizing these target areas are a priority. The City will provide infrastructure improvements, increase the appeal and stabilize neighborhoods to encourage people to want to purchase homes in these neighborhoods.



# CITY OF TROY

## COSOLIDATED PLAN SURVEY RESULTS

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The City of Troy Five-Year Consolidated Plan Survey was posted on the City of Troy's website for 60 days as a tool for receiving public input regarding needs within the community. Below is a summary of the survey results. The results were used as a basis to prioritize needs and develop goals and objectives for the Consolidated Plan period 2010-2014.

Seventy-four (74) participants responded to the survey with the majority being Caucasian males living in small family households (2-4 persons). Many of the needs for each category were prioritized as moderate, however, there were several critical needs including:

- Crime prevention;
- Life skills training for the homeless;
- Major rehabilitation to rental housing units;
- Preservation of existing affordable rental units; and
- Energy efficiency improvements in rental units.

When asked to rank the top five priority needs in the community, four main needs prevailed as the number one priority including:

- Crime prevention;
- Affordable housing;
- Renovation/rehabilitation/demolition of existing buildings and housing stock; and
- Street improvements/beautification/curbs/trash removal.

**1. Please rank the following Public Facility needs in your community.**

	<b>Very Low Need</b>	<b>Low Need</b>	<b>Moderate Need</b>	<b>High Need</b>	<b>Critical Need</b>	<b>Response Count</b>
Street Improvements	1.4% (1)	9.5% (7)	<b>36.5% (27)</b>	31.1% (23)	21.6% (16)	74
Street Lighting	12.2% (9)	20.3% (15)	<b>43.2% (32)</b>	14.9% (11)	9.5% (7)	74
Streetscaping/Beautification	9.7% (7)	13.9% (10)	<b>34.7% (25)</b>	22.2% (16)	19.4% (14)	72
Sidewalk Improvements	5.5% (4)	13.7% (10)	<b>39.7% (29)</b>	20.5% (15)	20.5% (15)	73
Building Facades	9.5% (7)	23.0% (17)	<b>29.7% (22)</b>	25.7% (19)	12.2% (9)	74
Water/Wastewater Treatment Facility	18.1% (13)	<b>33.3% (24)</b>	31.9% (23)	9.7% (7)	6.9% (5)	72
Sewer Lines	13.9% (10)	23.6% (17)	<b>41.7% (30)</b>	11.1% (8)	9.7% (7)	72
Solid Waste Disposal Facility	21.4% (15)	<b>31.4% (22)</b>	<b>31.4% (22)</b>	8.6% (6)	7.1% (5)	70
Neighborhood/Community Facilities	10.8% (8)	20.3% (15)	<b>31.1% (23)</b>	25.7% (19)	12.2% (9)	74
Community Police Station	18.1% (13)	26.4% (19)	<b>36.1% (26)</b>	11.1% (8)	8.3% (6)	72
Demolition of Abandoned Buildings	<b>25.4% (18)</b>	14.1% (10)	16.9% (12)	21.1% (15)	22.5% (16)	71
Tree Maintenance	8.2% (6)	17.8% (13)	<b>37.0% (27)</b>	28.8% (21)	8.2% (6)	73
Parks and Recreation	2.7% (2)	12.3% (9)	<b>38.4% (28)</b>	27.4% (20)	19.2% (14)	73
ADA (handicapped) Accessibility	12.7% (9)	22.5% (16)	<b>46.5% (33)</b>	12.7% (9)	5.6% (4)	71

**2. Please rank the following Public Service needs in your community.**

	Very Low Need	Low Need	Moderate Need	High Need	Critical Need	Response Count
Adult Education	5.6% (4)	27.8% (20)	<b>50.0% (36)</b>	13.9% (10)	2.8% (2)	72
Youth Services	2.7% (2)	11.0% (8)	<b>35.6% (26)</b>	26.0% (19)	24.7% (18)	73
Child Care Services	5.5% (4)	13.7% (10)	<b>49.3% (36)</b>	20.5% (15)	11.0% (8)	73
After School Programs	4.1% (3)	13.7% (10)	<b>31.5% (23)</b>	<b>31.5% (23)</b>	19.2% (14)	73
Senior Services	2.7% (2)	20.5% (15)	<b>45.2% (33)</b>	24.7% (18)	6.8% (5)	73
Services for Persons with Disabilities	6.9% (5)	26.4% (19)	<b>38.9% (28)</b>	22.2% (16)	5.6% (4)	72
Health Services	6.8% (5)	17.8% (13)	<b>37.0% (27)</b>	27.4% (20)	11.0% (8)	73
Mental Health Services	8.3% (6)	22.2% (16)	<b>33.3% (24)</b>	25.0% (18)	11.1% (8)	72
Crime Prevention	0.0% (0)	6.8% (5)	20.5% (15)	35.6% (26)	<b>37.0% (27)</b>	73
Substance Abuse Services	4.1% (3)	17.8% (13)	<b>30.1% (22)</b>	26.0% (19)	21.9% (16)	73

**3. Please rank the following Economic Development needs in your community.**

**3. Please rank the following Economic Development needs in your community.**

	Very Low Need	Low Need	Moderate Need	High Need	Critical Need	Response Count
Job Development/Creation	0.0% (0)	9.6% (7)	28.8% (21)	<b>34.2% (25)</b>	27.4% (20)	73
Employment Training	1.4% (1)	12.3% (9)	<b>41.1% (30)</b>	27.4% (20)	17.8% (13)	73
Retail Development	4.1% (3)	13.7% (10)	<b>31.5% (23)</b>	21.9% (16)	28.8% (21)	73
Small Business Loans	0.0% (0)	13.5% (10)	<b>40.5% (30)</b>	24.3% (18)	21.6% (16)	74
Storefront Improvements	2.7% (2)	18.9% (14)	<b>32.4% (24)</b>	25.7% (19)	20.3% (15)	74
Technical Assistance to Small Businesses	0.0% (0)	20.3% (15)	<b>39.2% (29)</b>	24.3% (18)	16.2% (12)	74
Banking/Lending for Commercial Redevelopment	4.1% (3)	20.3% (15)	<b>35.1% (26)</b>	17.6% (13)	23.0% (17)	74
Brownfield/Environmental Remediation	4.2% (3)	22.2% (16)	<b>27.8% (20)</b>	<b>27.8% (20)</b>	18.1% (13)	72
Parking Space Creation	11.0% (8)	26.0% (19)	<b>34.2% (25)</b>	13.7% (10)	15.1% (11)	73
Rehabilitation of Commercial Facilities	6.8% (5)	17.8% (13)	<b>28.8% (21)</b>	26.0% (19)	20.5% (15)	73

**4. Please rank the following Homeless needs in your community.**

	Very Low Need	Low Need	Moderate Need	High Need	Critical Need	Response Count
New Emergency	13.5% (10)	27.0% (20)	<b>31.1% (23)</b>	13.5% (10)	14.9% (11)	74

**4. Please rank the following Homeless needs in your community.**

Shelters						
New Transitional Housing	19.2% (14)	23.3% (17)	<b>28.8% (21)</b>	13.7% (10)	15.1% (11)	73
Supportive Services	9.5% (7)	24.3% (18)	<b>33.8% (25)</b>	13.5% (10)	18.9% (14)	74
Operations and Maintenance of Existing Facilities	6.8% (5)	18.9% (14)	<b>43.2% (32)</b>	12.2% (9)	18.9% (14)	74
Job Training for the Homeless	6.8% (5)	13.5% (10)	<b>39.2% (29)</b>	25.7% (19)	14.9% (11)	74
Case Management	5.5% (4)	26.0% (19)	<b>27.4% (20)</b>	20.5% (15)	20.5% (15)	73
Substance Abuse Treatment	6.8% (5)	21.6% (16)	<b>35.1% (26)</b>	16.2% (12)	20.3% (15)	74
Mental Health Care	8.2% (6)	24.7% (18)	<b>34.2% (25)</b>	12.3% (9)	20.5% (15)	73
Physical Health Care	5.4% (4)	27.0% (20)	<b>36.5% (27)</b>	17.6% (13)	13.5% (10)	74
Housing Placement	6.8% (5)	24.3% (18)	<b>29.7% (22)</b>	23.0% (17)	16.2% (12)	74
Life Skills Training	2.7% (2)	23.3% (17)	<b>24.7% (18)</b>	<b>24.7% (18)</b>	<b>24.7% (18)</b>	73

**5. Please rank the following Housing needs for the Special Needs Population in your community.**

	Very Low Need	Low Need	Moderate Need	High Need	Critical Need	Response Count
Assisted Living	11.0% (8)	20.5% (15)	<b>41.1% (30)</b>	21.9% (16)	5.5% (4)	73
Housing for Persons with HIV/AIDS	17.8% (13)	31.5% (23)	<b>39.7% (29)</b>	5.5% (4)	5.5% (4)	73
Housing for Persons with Alcohol/Drug Addictions	15.1% (11)	<b>30.1% (22)</b>	24.7% (18)	17.8% (13)	12.3% (9)	73
Housing for Persons with Developmental Disabilities	11.0% (8)	24.7% (18)	<b>43.8% (32)</b>	13.7% (10)	6.8% (5)	73
Housing for Persons with Physical Disabilities	9.5% (7)	27.0% (20)	<b>45.9% (34)</b>	10.8% (8)	6.8% (5)	74
Housing for Persons with Mental Illness	12.2% (9)	28.4% (21)	<b>37.8% (28)</b>	9.5% (7)	12.2% (9)	74

**6. Please rank the following Rental Housing needs in your community.**

	Very Low Need	Low Need	Moderate Need	High Need	Critical Need	Response Count
Minor Rehabilitation (under \$15,000)	4.2% (3)	13.9% (10)	<b>31.9% (23)</b>	29.2% (21)	20.8% (15)	72
Major Rehabilitation (over \$15,000)	4.2% (3)	15.3% (11)	25.0% (18)	26.4% (19)	<b>29.2% (21)</b>	72

**6. Please rank the following Rental Housing needs in your community.**

Affordable New Construction	12.3% (9)	24.7% (18)	<b>32.9% (24)</b>	12.3% (9)	17.8% (13)	73
Section 8 Rental Assistance	20.5% (15)	<b>31.5% (23)</b>	21.9% (16)	16.4% (12)	9.6% (7)	73
Preservation of Existing Affordable Rental Units	9.7% (7)	12.5% (9)	25.0% (18)	20.8% (15)	<b>31.9% (23)</b>	72
Energy Efficiency Improvements	1.4% (1)	6.8% (5)	16.4% (12)	37.0% (27)	<b>38.4% (28)</b>	73
Public Housing	<b>30.1% (22)</b>	26.0% (19)	21.9% (16)	16.4% (12)	5.5% (4)	73
Lead-Based Paint Screening/Abatement	8.3% (6)	23.6% (17)	<b>34.7% (25)</b>	16.7% (12)	16.7% (12)	72
Rental Housing for the Elderly	2.8% (2)	16.9% (12)	<b>53.5% (38)</b>	16.9% (12)	9.9% (7)	71
Rental Housing for the Disabled	4.1% (3)	24.7% (18)	<b>43.8% (32)</b>	19.2% (14)	8.2% (6)	73
Rental Housing for Single Persons	11.3% (8)	23.9% (17)	<b>38.0% (27)</b>	15.5% (11)	11.3% (8)	71
Rental Housing for Small Families (2-4 persons)	8.2% (6)	17.8% (13)	<b>39.7% (29)</b>	23.3% (17)	11.0% (8)	73
Rental Housing for Large Families (5 or more persons)	12.5% (9)	19.4% (14)	<b>34.7% (25)</b>	20.8% (15)	12.5% (9)	72

**7. Please rank the following Homeownership needs in your community.**

**7. Please rank the following Homeownership needs in your community.**

	<b>Very Low Need</b>	<b>Low Need</b>	<b>Moderate Need</b>	<b>High Need</b>	<b>Critical Need</b>	<b>Response Count</b>
Downpayment/Closing Cost Assistance	2.9% (2)	22.9% (16)	<b>37.1% (26)</b>	28.6% (20)	8.6% (6)	70
Homeownership Counseling	1.4% (1)	18.6% (13)	30.0% (21)	<b>34.3% (24)</b>	15.7% (11)	70
Foreclosure Assistance	5.9% (4)	26.5% (18)	23.5% (16)	<b>29.4% (20)</b>	14.7% (10)	68
Minor Rehabilitation (under \$15,000)	2.8% (2)	12.7% (9)	<b>33.8% (24)</b>	<b>33.8% (24)</b>	16.9% (12)	71
Major Rehabilitation (over \$15,000)	2.8% (2)	11.3% (8)	<b>31.0% (22)</b>	29.6% (21)	25.4% (18)	71
Affordable New Construction	11.1% (8)	22.2% (16)	<b>33.3% (24)</b>	18.1% (13)	15.3% (11)	72
Energy Efficiency Improvements	0.0% (0)	5.6% (4)	28.2% (20)	<b>33.8% (24)</b>	32.4% (23)	71
Modifications for Persons with Disabilities	5.6% (4)	19.4% (14)	<b>45.8% (33)</b>	20.8% (15)	8.3% (6)	72
Lead-Based Paint Screening/Abatement	6.9% (5)	16.7% (12)	<b>43.1% (31)</b>	19.4% (14)	13.9% (10)	72